

## Financial Assistance Policy

CoxHealth wants to help patients who do not have health insurance or who need help paying their hospital bills. As a nonprofit health care organization, CoxHealth cares about our patients and the communities we serve through better health and better health care.

Our staff can help you with the following:

- Apply for health insurance through the Marketplace
- Apply for Medicaid assistance or Disability
- Determine if you qualify for Financial Assistance from CoxHealth

### CoxHealth Financial Assistance

First and foremost, your financial circumstances will not affect your care. All patients are treated with respect and fairness. Patients who meet certain income guidelines may qualify for CoxHealth Financial Assistance, including reduced hospital charges and payment plans.

Subject to the attached **Schedule 1**, patients who are eligible for Financial Assistance will be billed not more than the amounts generally billed to individuals who have insurance covering such care. Information regarding amounts generally billed and its calculation is available on the attached **Schedule 1**, by speaking with a Financial Counselor or by calling the numbers below.

Financial Assistance approval will be in effect for 6 months from the date of approval. Exceptions to the Financial Assistance qualification criteria will be considered on an individual basis.

### Medical Qualifications for Financial Assistance

CoxHealth will provide, without exception, care for emergency medical conditions to all patients seeking such care, regardless of ability to pay or to

qualify for Financial Assistance, in accordance with the requirements of the Emergency Medical Treatment and Active Labor Act (EMTALA).

Financial Assistance is available only for emergency and medically necessary services. It does not apply to elective procedures such as cosmetic surgery. It also does not apply to the portion of your services that have been paid for by a third party such as an insurance company or government program.

### Income Guidelines for Financial Assistance

The amount of Financial Assistance you receive is based on Federal Poverty Level information set by the U.S. government each year. A Financial Assistance Income and Discount Schedule that shows these income levels is attached on **Schedule 2**. In addition to your income, the discount will also take into account the size of your family.

A list of providers who are included in this Policy is attached as **Schedule 3**. Other services which are separately billed by other providers, such as independent physicians, are not eligible under CoxHealth's Financial Assistance Policy. For a full listing of these providers, please see the attached **Schedule 4**. These lists are also available by using the information below.

### Applying for Financial Assistance

You may apply for Financial Assistance at any time – before, during or after your care, up to 240 days after your initial bill. We will send information with your bill about how to apply for assistance. An application is also available on the attached **Schedule 5**, upon request at CoxHealth facilities, including, but not limited to, emergency rooms and admissions areas, or by calling the numbers below and requesting a copy. The application requires proof of income such as an income tax return or paycheck stub. Examples of

documents which may be used as proof of income can be found on the application form.

Patients who are uninsured or eligible/enrolled in Medicaid automatically qualify for Financial Assistance for emergency and medically necessary hospital services that are not covered by Medicaid. Patients may also be approved for additional Financial Assistance based on the patient's financial and/or socio-economic position. Eligibility for this type of assistance does not automatically qualify the patient for assistance on future accounts.

**Completed applications may be returned to the hospital in person, by mail, or fax at:**

#### CoxHealth

Attn: Financial Counselors  
1423 N. Jefferson Ave.  
Springfield, MO 65802  
Fax 417-269-0518

#### CoxHealth Branson

Attn: Financial Counselors  
P O Box 650  
Branson, MO 65615  
Fax 417-335-7071

#### CoxHealth Monett

Attn: Financial Counselors  
801 N. Lincoln Ave.  
Monett, MO 65708  
Fax 417-354-1185

#### Cox Barton County Hospital

Attn: Resource Coordinator  
29 NW 1<sup>st</sup> Lane  
Lamar, MO 64759  
Fax: 417-681-5266

or by email to:

[FinancialAssistanceApplications@CoxHealth.com](mailto:FinancialAssistanceApplications@CoxHealth.com)

## How long will this take?

You should receive a response within 10 – 15 business days from the time your application is complete. In order to assure your application is processed as timely as possible, it is very important that we receive all required documents. See our application for more information.

## What do I do about my bill while I'm waiting?

You should establish a payment arrangement with CoxHealth during the application process.

## Collections

When you are responsible for balances remaining after Financial Assistance approval, CoxHealth will work with you on payment arrangements. If these payments are not made and you do not contact us, we may use the services of a third-party agency to follow up with you on collection of the payment. Understand what this could mean for you by reviewing CoxHealth's Collection Policy attached as **Schedule 6**.

## Learn More

For more information about CoxHealth's Financial Assistance, to get an application, or to request to receive written notice or communication electronically you can visit one of the departments at any of the following locations or you may call one of the following numbers to speak with a Financial Counselor. CoxHealth's Financial Counselors are available to help you complete the application or answer questions you may have about CoxHealth's Financial Assistance Policy:

### Cox Medical Centers (Cox South and Cox North):

Emergency or Admissions Departments  
3801 S. National Ave.  
Springfield, MO 65807  
417-269-0523

### Meyer Orthopedic and Rehabilitation Hospital

Admissions Department  
3535 S. National Ave.  
Springfield, MO 65807  
417-269-9800

### Cox Medical Center Branson:

Emergency or Admissions Departments  
525 Branson Landing Blvd,  
Branson, MO 65616  
417-348-8930

### Cox Monett Hospital:

Emergency or Admissions Departments  
801 N Lincoln Ave.  
Monett, Mo 65708  
417-354-1118

### Cox Barton County Hospital

Emergency or Admissions Departments  
29 NW 1<sup>st</sup> Lane  
Lamar, MO 64759  
417-681-5100

Additional information and application forms are available online at [www.coxhealth.com](http://www.coxhealth.com).

## Notification

In an effort to make our patients, families and communities aware of CoxHealth's Financial Assistance Policy, we have taken steps to widely publicize this policy by posting signage at admission and registration areas, including the Emergency Departments, and by distributing information by mail, at physician clinics, and other public places. In addition, this FAP, which is also a plain language summary, and FAP application, are available in English, Spanish, Burmese, Swahili, Vietnamese, Albanian, Russian, Romanian, Portuguese, Polish, Karen, Chinese, Hmong, Marshallese and Mandarin.

**Effective 11/2018**