



## **Plain Language Summary of Mercy's Financial Assistance Policy**

In keeping with the mission of the Sisters of Mercy, Mercy Medical Center (Mercy) is dedicated to making healthcare services accessible to our community. Mercy acknowledges the financial needs of patients and families who are unable to afford the charges associated with the cost of medical care. In that regard, Mercy provides medically necessary healthcare services at a discount to patients who qualify for assistance under Mercy's Financial Assistance Policy. Patients who qualify for Financial Assistance may not be charged more for emergency or other medically necessary care than the amounts generally billed to patients who have insurance for such care.

### **Eligibility and Assistance Offered**

In order to be eligible for free care or care at a reduced rate, the patient and/or family must apply by completing a short application. Individuals applying for Financial Assistance will not be denied based upon race, color, religion, sex, age, national origin, or marital status. To qualify for financial assistance an individual's application must be received within 240 days from date of the first statement post-discharge. The decision to provide Financial Assistance will be based on a review of the patient's income, assets and liabilities. Additional information may be requested and ultimately may affect the health system decision.

The necessity of medical treatment for any patient will be based on the clinical judgment of the healthcare provider without regard to the financial status of the patient. All patients will be treated for emergency medical conditions without discrimination and regardless of their ability to pay.

### **Applying for Financial Assistance**

Patients and families wishing to apply may submit an application and supporting documentation to the Patient Account Department. The Financial Assistance Application, Policy, and Plain Language Summary may be found on the Mercy website at [www.mercycare.org/billinginfo](http://www.mercycare.org/billinginfo). Copies of Mercy's Financial Assistance Policy, Financial Assistance Application, and Plain Language Summary may be obtained at no cost by visiting or calling the Patient Account Department, hospital registration, or cashier office. Translations of these documents are available. To discuss any questions you might have, or to request a free copy of the Financial Assistance Policy, Application, or Plain Language Summary by mail, please contact the Patient Account Department at:

**Patient Account Department**  
**Mercy Medical Center**  
**800 7<sup>th</sup> Street SE**  
**Cedar Rapids, IA 52403**

**Website:** [www.mercycare.org/billinginfo](http://www.mercycare.org/billinginfo)  
**Telephone:** 319-369-4505

## Calculation of Free or Discounted Care

Program	Available To	Description	How to Apply
Financial Assistance – Free Care	Uninsured and Insured Patients	Offers free care to families based upon family size and with income less than 200% of Federal Poverty Guideline	Complete Financial Assistance Program Application
Financial Assistance-Sliding Scale	Uninsured and Insured Patients	Offers discounted care to families based upon family size and with income level between 200% to 400% of the Federal Poverty Guideline	Complete Financial Assistance Program Application
Uninsured Self Pay Discount	Uninsured patients	Offers reduction of 40% to any individual or family that is uninsured or does not qualify for insurance. Services must not be cosmetic or a flat rate service.	No application is required
Payment Plan Program	Uninsured and Insured Patients	Assists patients with their financial obligations by establishing payment arrangements	Contact a Financial Counselor at 319-369-4505

## Notification

In an effort to make our patients, families, and the broader community aware of Mercy Medical Center's Financial Assistance Program, Mercy has taken a number of steps to widely publicize this policy including posting of legible signage; development of this Plain Language Summary (PLS) and distribution of informational pamphlets at registration desks. The Financial Assistance Policy, Application, and Plain Language Summary are available in both English and Spanish on the Mercy website at [www.mercycare.org/billinginfo](http://www.mercycare.org/billinginfo), by mail, and in-person at the hospital.

Includes: Mercy Medical Center, Mercy Medical Center Specialty Physician Groups