**PLAIN LANGUAGE SUMMARY**  
**POLICY: FINANCIAL ASSISTANCE POLICY FOR EMORY HEALTHCARE**

Emory Healthcare provides emergency and/or other medically necessary care, without discrimination, to all patients regardless of ability to pay.

**Who is eligible for financial assistance?**

Emory Healthcare provides financial assistance for emergency and/or other medically necessary care to all uninsured and under-insured patients whose family income falls under the below criteria:

- Uninsured Patient whose family income is less than or equal to 300% of the Federal Poverty Guidelines.
- Uninsured Patient whose family income is at least 301% but less than or equal to 400% of the Federal Poverty Guidelines, and the Emory Healthcare charges owed by the patient exceed 25% of the patient’s family income.
- Under-Insured Patient whose family income is less than or equal to 150% of the Federal Poverty Guidelines.
- Under-Insured Patient whose family income is at least 151% but less than or equal to 400% of the Federal Poverty Guidelines, and the Emory Healthcare charges owed by the patient exceed 25% of the patient’s family income.

**How much financial assistance will an eligible patient receive?**

Eligible patients receive a discount of either 50% or 100%; with the particular level of discount for which a patient is eligible determined based on the patient’s family income as a percentage of the Federal Poverty Guidelines (“FPG”) and, in some cases, the amount of medical debt the patient owes to Emory Healthcare.

<table>
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<th>Family Income</th>
<th>Financial Assistance Adjustment</th>
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<td>(i.e., discount off amount otherwise owed by the patient)</td>
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**Indigent Care - Uninsured and Under-Insured patients:**

| Less than or equal to 125% FPG | 100% |

**Charity Care – Uninsured Patients:**
Between 126% - 300% FPG | 100%
---|---
Between 301% - 400% FPG and Emory Healthcare charges exceed 25% of Family Income | 100%
Charity Care – Under-Insured Patients (\textit{i.e., those patients with insufficient third-party payer coverage for healthcare services}) discount for the self pay portion of the bill: | 
Between 126% - 150% FPG | 50%
Between 151% - 400% FPG but the patient’s responsibility, after insurance, on the account exceeds 25% of Family Income | 100%

In addition, Emory Healthcare will not charge patients who are eligible for financial assistance more than the “amounts generally billed” to patients who have insurance for emergency or other medically necessary care.

\textbf{What is the application process?}

Emory Healthcare automatically screens through a third-party vendor each uninsured and underinsured patient (non-Medicare) to estimate the patient’s Family Income. The third-party vendor verifies electronically the patient’s credit records and evaluates the information relating to Family Income and propensity to pay. This information is in turn used to assess whether the patient is presumptively eligible for financial assistance.

Patients who are not determined to be presumptively eligible for 100% financial assistance may apply for financial assistance at any time by contacting 1-800-827-7041 for Emory Hospitals or 1-800-511-4443 for The Emory Clinic.

\textbf{Where is more information available?}

Website: [http://www.emoryhealthcare.org/patients-visitors/financial-assistance.html](http://www.emoryhealthcare.org/patients-visitors/financial-assistance.html)

For assistance with the financial assistance application process, please call Emory Healthcare Patient Access Services at 1-855-432-3080.

Copies of the Financial Assistance Policy and the Financial Assistance Application may be obtained at:
Emory University Hospital
Patient Access Department
1364 Clifton Road, NE
Atlanta, GA 30322
404-686-8595

Emory University Orthopedics and Spine Hospital
Patient Access Department
1455 Montreal Road East
Tucker, GA 30084
404-251-3299

Emory Rehabilitation Hospital
Patient Access Department
1441 Clifton Road, NE
Atlanta, GA 30322
404-686-8569

Emory University Hospital Midtown
Patient Access Department
550 Peachtree Street, NE
Atlanta, GA 30308
404-686-8947

Emory University Hospital Smyrna
Patient Access Department
3949 South Cobb Drive,
Smyrna, GA 30082
404-686-8947

Emory Saint Joseph’s Hospital of Atlanta
Patient Access Department
5665 Peachtree Dunwoody Road, NE
Atlanta, GA 30342
678-843-5261

Emory Johns Creek Hospital
Patient Access Department
6325 Hospital Parkway
Johns Creek, GA 30097
678-474-7099

The Emory Clinic
Patient Access Department
1365 Clifton Road
Atlanta GA 30322
404-778-7318
800-511-4443
To obtain a free copy of the Financial Assistance Policy and Financial Assistance Policy application by mail, please call Emory Healthcare Patient Access Services at 1-855-432-3080 or send a written request to P.O. Box 406864, Atlanta, GA 30384.

The Financial Assistance Policy, the Financial Assistance Application and this plain language summary of the Financial Assistance Policy are available in Spanish on the website and at the offices listed above.