## Internal Revenue Service Final Regulations Financial Assistance Policy – Plain Language Summary

The CentraState Medical Center Financial Assistance Policy (FAP) exists to provide eligible patients, partially or fully-discounted emergency or other medically necessary healthcare services provided by CentraState Medical Center. CentraState Medical Center and any substantially related entity are hereinafter referred to as CentraState. Patients seeking Financial Assistance must apply for the program, which is summarized herein.

<u>Eligible Services</u> - Emergency or other medically necessary healthcare services provided by the facility and billed by CentraState Medical Center. The FAP only applies to services billed by CentraState Medical center. Other services which are separately billed by other providers, such as physicians or laboratories, are not eligible under the FAP.

<u>Eligible Patients</u> - Patients receiving eligible services, who submit a complete Financial Assistance Application (including related documentation/information), and who are determined eligible for Financial Assistance by CentraState Medical Center according to the NJ Hospital Assistance Program regulations..

<u>How to Apply</u> – FAP and related Application Form may be obtained/completed/submitted as follows:

- Request documents be mailed to you, by calling CentraState's Patient Financial Counseling Department at 732-294-2641 or Patient Financial Services at 732-294-7065.
- Request documents by mail/or pick up, in-person:
  - HOSPITAL address: CentraState Medical Center, 901 West Main St., Freehold, NJ 07728;
     Visiting In-person, come to 1st Floor(Next to Admitting).
- Download the documents from Centrastate's website: https://www.centrastate.com
- Mail completed applications (with all documentation/information specified in the application instructions) to: CentraState Medical Center, Attention: Financial Counseling, 901 West Main St, Freehold, NJ 07728

Determination of Financial Assistance Eligibility - Generally, Eligible Persons are eligible for Financial Assistance, using a sliding scale, when their Family Income is below 300% of the Federal Government's Federal Poverty Guidelines (FPG). Eligibility for Financial Assistance means that Eligible Persons will have their care covered fully or partially, and they will not be billed more than "Amounts Generally Billed" (AGB) to insured persons (AGB, as defined in IRC Section 501(r) by the Internal Revenue Service). Financial Assistance levels, based solely on Family Income and FPG, are:

- Family Income at 0 to 200% of FPG
   Full Financial Assistance; \$0 is billable to the patient.
- Family Income at 201% to 299% of FPG Partial Financial Assistance; AGB is maximum billable to the patient.

Note: Other criteria beyond FPG are also considered (i.e., availability of cash or other assets that may be converted to cash, and excess monthly net income relative to monthly household expenditures), which may result in exceptions to the preceding. If no Family Income is reported, information will be required as to how daily needs are met. The HOSPITAL'S Financial Counseling Department reviews submitted applications which are complete, and determines Financial Assistance Eligibility in accordance with Centrastate's Financial Assistance Policy. Incomplete applications are not considered, but applicants are notified and given an opportunity to furnish the missing documentation/information.

CentraState also translates its FAP, FAP application form and the plain language summary of its FAP in other languages wherein the primary language of the residents of the community served by CentraState represents 5 percent or 1,000; whichever is less; of the population of individuals likely to be affected or encountered by CentraState. Translated versions available upon request in person at the address below; and on Centrastate's website (shown above).

For help, assistance or questions please visit or call:

Centrastate's Financial Counselor located on the first floor of the hospital at 901 West Main St, Freehold NJ 07728; Visiting In-person, come to 1st Floor (Next to admitting) or call 732-294-2641, Monday through Friday from 9:00 AM to 3:00 PM.