



## Financial Assistance and Charity Care

Fresno Surgical Hospital is committed to providing high quality, comprehensive healthcare services to our patient community. This includes those who are unable to pay, as well as those whose limited means make it extremely difficult to pay the total of the health care expenses incurred. In keeping with our mission and our responsibility to the community we serve, Fresno Surgical Hospital offers financial assistance programs. If you are concerned about your ability to pay your cost share Fresno Surgical Hospital may be able to assist those who qualify.

For patients who require financial assistance or who are experiencing temporary financial hardship, Fresno Surgical Hospital offers several assistance and payment options, including charity and discounted care, short-term and long-term payment plans and online patient portal payment capabilities.

### *Eligibility Criteria*

Fresno Surgical Hospital has specific criteria to qualify for financial assistance. Our Financial Assistance to Patients (FAP) program is designed to address the patient's need for financial assistance as they seek services through Fresno Surgical Hospital. It applies to all eligible services as provided under the application of state and federal law. Eligibility for financial assistance will be determined on an individual basis using specific criteria and evaluated on an assessment of the patient's and/or family's health care needs, financial resources and obligations.

### *Uninsured Patients*

Fresno Surgical Hospital extends discounts to all uninsured patients who receive medically necessary services. Patient statements will reflect the discount amount and the adjusted balance due. Specific services, such as cosmetic procedures and eye care that are normally not covered by insurance, are priced at package rates with no additional discount. These services are expected to be paid at the time of service.

### *Payment Plans*

Patients who are unable to pay for some, or all, of their financial responsibility may qualify for a payment plan. Fresno Surgical Hospital's payment plans are interest free. The total balance owed determines the term length.

## *Financial Assistance /Charity Care Policy*

If your household income is less than, or equal to, 400% of the Federal Poverty Level (FPL), you may be eligible for financial support. Those who earn between 200 and 400 percent of the Federal Poverty Level guidelines may be eligible for a partial discount. Federal Poverty Level guidelines. Elective services, such as cosmetic surgery, are not included in our charity program. Patients who qualify for financial assistance will not be charged more than the Medicare discount rate. Fresno Surgical Hospital's Business Office can assist you with determining if you qualify for Charity Care or a discounted payment plan. Please contact a Billing Representative at (559) 447-7600. Applications are available in our Business Office upon request.

Charity care discounts may be denied if patients are eligible for other funding sources such as a Health Insurance Exchange plan, Medicaid eligibility, or other public assistance programs and refuse or are unwilling to apply.

## *Patient Financial Services*

Patient Account representatives are available to provide an overview of the application process. Resources are available to determine eligibility for Medicaid and Health Insurance Exchange plans.

Patients may contact Fresno Surgical Hospital's Business Office to receive assistance in determining qualifications for financial assistance. The Billing Office can also provide free copies of the Financial Assistance Policy, Application, and Plain Language Summary for your review. Please contact or visit our Billing Office.

**Fresno Surgical Hospital  
Billing Office  
6121 N Thesta Suite #101  
Fresno, Ca 93710  
(559) 447-7600**

The Financial Assistance Policy, Application and Plain Language Summary are also translated into Spanish, Armenian, Cambodian, German, Hawaiian, Hindi, Hmong, Korean, Laos, Panjabi, Portuguese, Samoan, Tagalog, and Thai languages.

## *The Health Insurance Marketplace*

The Affordable Care Act (ACA) requires everyone legally living in the U.S. to have health insurance beginning January 1, 2014. It also gives millions of individuals with too little, or no insurance, access to health plans at different cost levels. The law also provides financial assistance to those who qualify based on family size and income. Shop at a new online Health Insurance Marketplace, also known as a health insurance exchange, where you can one-stop-shop for a plan that fits your budget and coverage needs. Open enrollment for the health insurance exchange marketplace occurs annually in the fall.

