



<b>SUBJECT: FHN Discounts &amp; Financial Assistance Programs</b>		<b>POLICY NUMBER</b>	
<b>FORMER SUBJECTS:</b> FHN Financial Assistance Programs – Free Care – Assisted Care	<b>DATE REVISED: 02/2020</b>	<b>DATE EFFECTIVE 02/2020</b>	<b>PAGE 1 OF 18</b>
<b>SUBMITTED BY: CBO Director</b>	<b>INIT/DATE:</b>	<b>APPROVED BY: Mike Clark, CFO &amp; FHN Board</b>	
<b>INITIAL POLICY DATE: 1/1/2009</b>	<b>DATE REVIEWED:</b>	<b>DATE OF MEETING:</b>	
<b>DEPT. OR COMMITTEE APPROVAL:</b> FHN Board Planning/Finance (4/25/2018) FHN Board of Directors (5/1/2018)		<b>DISTRIBUTED TO: All</b>	

## **POLICY STATEMENTS:**

FHN provides financial assistance for medically necessary health care provided by FHN to patients who meet the financial and documentation criteria defined in this policy. Each situation will be reviewed independently and in good faith with allowances made for extenuating circumstances.

FHN will apply good faith efforts to adequately communicate the availability of financial assistance to FHN Patients including:

- Signage and informational brochures conspicuously placed in the admission and registration areas of FHN facilities.
  - Signage will include the following notice: "Uninsured? Having trouble paying your hospital bill? You may be eligible for financial assistance. A copy of the FHN Financial Assistance Policy and Application may be obtained on the FHN website, [www.fhn.org](http://www.fhn.org). If you have questions or need assistance in submitting an Application, please call 815-599-7950 or 877-720-1555 or visit a Financial Counselor at the Hospital Cashier's Office in Admitting.
  - Signage will be posted in English and any language that is the primary language of at least 5% of the patients served by FHN.
  - Underneath this signage, FHN will display copies of the Plain Language Summary in quantities sufficient to meet visitor demand.
- Program information prominently posted on the FHN website, [www.fhn.org](http://www.fhn.org), including:
  - On the home page and main financial assistance page, this message will be conspicuously displayed: "Need help paying your bill? You may be eligible for financial assistance. Click here for more information." When readers click on the link, they will go to a Web page that explains how to download the Financial Assistance Policy, Plain Language Summary, and Application.
  - The Web page provides a telephone number that individuals can call and a room number that individuals can visit for more information about the Financial Assistance Policy and for assistance in completing an Application.
- Information included on or with each FHN patient billing statement about the availability of financial assistance, the telephone number of the Hospital office or department that can provide information about the Financial Assistance Policy, and the Web site where copies of the Policy, Application, and Plain Language Summary may be obtained.
- Periodic education to FHN staff and Providers including referring staff physicians that regularly interact with patients.
- During the first 120 days following the first post discharge bill to the Patient, FHN will communicate directly with the Patient as follows: 1) provide a written notice of the Financial Assistance Policy that includes a copy of the Plain Language Summary, a description of the Extraordinary Collection Actions the Hospital may initiate to obtain payment, and a deadline that is at least 30 days outside of the 120 Notification Period by which an Application must be submitted to avoid the initiation of such Actions; and 2) make reasonable efforts to orally notify the Patient about the Financial Assistance Policy and how to obtain assistance in applying.

FHN will make reasonable efforts to determine a patient's eligibility for financial assistance under this policy before engaging in any Extraordinary Collection Activity as defined by and in compliance with Section 501(r) of the Internal Revenue Service Code. [Fair Patient Billing Policy](#)

The Financial Assistance Programs are administered by the FHN Financial Resource Coordinators under the supervision of the Central Business Office Director and the FHN Financial Assistance Executive Committee.

**DEFINITIONS:**

**Amounts Generally Billed (AGB):** The amounts generally billed for Emergency Medical Care or other Medically Necessary Services to individuals who have insurance covering such care determined by multiplying the Gross Charges for all Emergency Medical Care and Medically Necessary Services by the AGB Percentage.

**AGB Percentage:** The percentage of Gross Charges the Hospital bills for Emergency Medical Care or other Medically Necessary Services the Hospital provides to an individual eligible for FHN Assisted Care including Medically Indigent Discounts. The AGB Percentage is calculated annually by dividing (i) the sum of the amount of all claims for Emergency Medical Care and Medically Necessary Service allowed by both Medicare Fee-for Service and Private Health Insurers as primary payers, together with any associated portions of these claims paid by Medicare beneficiaries or insured individuals in the form of co-payments, co-insurance, or deductibles, during the 12-month period ended on the preceding December 31 by (ii) the associated Gross Charges for those claims. (See Addendum A for most recent AGB Percentage.) If the amount allowed on a claim has not been finally determined as of the last day of the 12 month period ending 12/31, the amount of the allowed claim will be included in the subsequent 12 month period.

**Cost to Charge Ratio:** The ratio of Hospital's cost to its charges taken from its most recently filed Medicare cost report (CMS 2552-96 Worksheet C, Part I, PPS Inpatient Ratios.)

**Emergency Medical Care:** Hospital provided care for an emergency medical condition as defined by section 1867 of the Social Security Act (43 U.S.C 1395dd).

**Extraordinary Collection Actions:** Reporting adverse information to consumer credit bureaus and actions that require legal or judicial process including filing a collection suit and garnishing wages.

**Family Income:** The sum of a family's annual earnings and cash benefits from all sources before taxes, less payment for child support.

**Family Size:** The aggregate number of personal exemptions allowed under federal tax law on the most recently filed federal income tax return and on which the Patient or Guarantor is one of the persons for whom a personal exemption is allowed. Additionally a Partner, as herein defined, is also included.

**Federal Poverty Income Guidelines (FPIG):** The federal poverty guidelines updated periodically in the Federal Register by the United States Department of Health and Human Services under authority of 42 USC 9902(2). (See Appendix A for most recent FPIG.)

**FHN Financial Assistance Executive Committee:** FHN Committee comprised of: Patient Financial Resource Coordinator, Director of Central Business Officer (or designee), Vice President of Medical Affairs and Chief Financial Officer

**FHN Service Area Resident:** A Patient who lives in FHN's Service Area, as defined by FHN, and intends to continue living in FHN's Service Area indefinitely. A Patient who relocates to FHN's Service Area temporarily for the sole purpose of receiving health care benefits does not satisfy the FHN Service Area residency requirements of this policy. (See Addendum B for the most recent FHN defined Market Area.)

**Gross Charge:** The Hospital's full, established price for medical care that is consistently and uniformly charged to all patients before applying any contractual allowances, discounts or financial assistance.

**Guarantor:** A Patient's spouse or Partner or if the Patient is a minor, the Patient's parents or guardians.

**Hospital:** FHN Memorial Hospital

**Illinois Resident:** A Patient who lives in Illinois and intends to continue living in Illinois indefinitely. A Patient who relocates to Illinois for the sole purpose of receiving health care benefits does not satisfy the Illinois residency requirements of this policy.

**Illinois Hospital Uninsured Discount Factor:** One (1.0) minus the product of Hospital's Cost-to-Charge ratio multiplied by 1.35.

**Medically Necessary Services:** Any Hospital inpatient or outpatient service, including pharmaceuticals or supplies provided by the Hospital, covered under Title XVIII of the federal Social Security Act for beneficiaries with the same clinical presentation as the patient seeking financial assistance.

**Medicare Fee-for-Service:** Health Insurance available under Medicare Part A and Part B of Title XVIII of the Social Security Act.

**Partner:** A person who has established a civil union pursuant to the Illinois Religious Freedom Protection and Civil Union Act [750 ILCS 75] or similar state law.

**Patient:** Individuals receiving services from FHN or an individual who is the Guarantor of the payment for services received from FHN.

**Plain Language Summary:** A written document that describes the eligibility requirements and Financial Assistance Programs available, how to apply, and contact information to obtain more information and copies of the Financial Assistance Policy and Application.

**Primary Payers:** Health insurers (whether private or public payers such as Medicare) that pay first on a claim for medical care (usually after the deductible has been paid by the insured) up to the limits of the policy or program, regardless of other insurance coverage the insured may have.

**Private Health Insurers:** Any organization that offers insurance for medical care that is not a governmental unit. Note – for purposes of calculating AGB, claims paid by Medicare Advantage [Part C of Title XVII of the Social Security Act] are treated as claims paid by a private health insurer.

**Underinsured Patient:** An Illinois Resident who is a Patient and is covered under a health insurance policy or is a beneficiary under a private health insurance plan, health benefit or other health coverage program, accident liability insurance or other third party liability insurance with coverage limits, deductibles, co-payments and/or coinsurance requirements that may result in out of pocket expenses that exceed the Patient's ability to pay, as determined by FHN

**Uninsured Patient:** An Illinois Resident who is a Patient and not covered under a health insurance policy and is not a beneficiary under a public or private health insurance plan, health benefit or other health coverage program, including high deductible health insurance plans, workers' compensation, accident liability insurance, or other third party liability insurance.

## **FHN COURTESY DISCOUNTS**

### **FHN Prompt Pay Discount:**

FHN applies a courtesy Prompt Pay discount for most Hospital and Physician services when the Patient pays their balance in full within thirty days of the first statement date. Certain services are excluded and the applicable discount is noted on patient billing statements. The discount amount is subject to change at FHN's discretion. (See Addendum A for most recent Prompt Pay Discount.)

### **FHN Uninsured Discount:**

FHN applies a courtesy discount to Uninsured Patients for most Hospital and Physician services. Certain services are excluded and the applicable discount is automatically applied to the Patient's billing statement. This discount is removed if insurance coverage is subsequently identified. This discount cannot be combined with other FHN discounts (with the exception of the FHN Prompt Payment Discount). (See Addendum A for most recent FHN Uninsured Discount.)

## **FHN FINANCIAL ASSISTANCE PROGRAMS:**

### **Illinois Hospital Uninsured Patient Discounts**

FHN provides financial assistance to Uninsured Patients for Hospital services in accordance with the Illinois Hospital Uninsured Patient Discount Act (IHUPDA). These discounts do not apply to physician and non-hospital services.

- Eligible Patients with Family Income for Family Size not more than 125% of the Federal Poverty Income Guidelines are provided a discount of 100% of Hospital Charges for all Emergency Medical Care or other Medically Necessary Services exceeding \$300 per inpatient admission or outpatient encounter.
- Eligible Patients with Family Income for Family Size more than 125% but not more than 300% of the Federal Poverty Income Guidelines are provided a discount of Hospital Charges for all Emergency Medical Care or other Medically Necessary Services exceeding \$300 per inpatient admission or outpatient encounter equal to the Illinois Uninsured Discount Factor.

### **FHN Assisted Care Discounts**

FHN provides financial assistance alternatives to those offered under the IHUPDA. These alternative discounts apply to more than just Hospital services; are available to Uninsured and Underinsured patients based on a sliding income scale; may be more favorable than IHUPDA; may have some additional requirements for income verification and are reserved for Patients who are FHN Service Area Residents.

A list of the providers, other than FHN Memorial Hospital, delivering emergency or other medically necessary care in the hospital facility that identifies which providers are covered by the FHN Discounts & Financial Assistance Programs and which are not is available as Addendum B to this Policy, and may be obtained on the FHN website, [www.fhn.org](http://www.fhn.org) or by calling 815-599-7950 to request a mailed copy.

### **FHN Assisted Care Discounts for Hospital Services:**

- Eligible Patients with Family Income for Family Size not more than 200% of the Federal Poverty Income Guidelines are provided a discount of 100% of Hospital Charges for all Emergency Medical Care or other Medically Necessary Services exceeding \$300 per inpatient admission or outpatient encounter.
- Eligible Patients with Family Income for Family Size more than 200% but not more than 300% of the Federal Poverty Income Guidelines are provided a discount of Hospital Charges for all Emergency Medical Care or other Medically Necessary Services exceeding \$300 per inpatient admission or outpatient encounter equal to the Illinois Uninsured Discount Factor, subject to the AGB Percentage.
- If a Patient qualifies for FHN Assisted Care Discounts for FHN Hospital Services after issuing payments on Hospital accounts, FHN shall refund any amount the Patient paid that exceeds the amount the Patient is determined to be responsible to pay as a Financial Assistance Policy-eligible person, unless the refund would be less than \$5.00. No Patient eligible for FHN Assisted Care Discounts for Hospital services will be charged more than the AGB for Emergency Medical Care or other Medically Necessary Services.

### **FHN Assisted Care Discounts for Non-Hospital Services (including physician services provided at the Hospital):**

- Eligible Patients with Family Income for Family Size not more than 125% of the Federal Poverty Income Guidelines are provided a discount of 100% of Charges for all Emergency Medical Care or other Medically Necessary Services in excess of any Copayment required by this policy.
- Eligible Patients with Family Income for Family Size more than 125% but not more than 200% of the Federal Poverty Guidelines are provided a discount of 60% of Charges for all Emergency Medical Care or other Medically Necessary Services in excess of any Copayment required by this policy.
- Eligible Patients with Family Income for Family Size more than 200% but not more than 300% of the Federal Poverty Guidelines are provided a discount of 30% of Charges for all Emergency Medical Care or other Medically Necessary Services in excess of any Copayment required by this policy.
- When presenting for services, individuals approved for FHN Assisted Care Discounts will be asked to pay any applicable copayments at the time of physician services. (See Addendum A for most recent Copayment requirements.)

### **FHN Assisted Care - Primary Care Services**

Uninsured Patients approved for FHN Assisted Care Discounts who reside in Freeport, Cedarville, Pearl City and Scioto Mills zip codes will receive Primary Care services at the FHN Community Clinic of Northwest Illinois. All other FHN Assisted Care participants may receive Primary Care services at the nearest FHN Primary Care office or at the FHN Community Clinic of Northwest Illinois.

### **FHN Assisted Care – Medical Specialist Services**

All Uninsured Patients approved for FHN Assisted Care Discounts must establish with an FHN Primary Care provider and must have a prior approved referral from their FHN Primary Care provider before accessing FHN Medical Specialists. The Patient's FHN Primary Care provider should initiate all referrals using ARM. Medical Specialty services received without a proper referral may not be eligible for FHN Assisted Care Discounts.

### **FHN Assisted Care - Medical Necessity Pre-certification**

FHN Assisted Care covers hospital services, diagnostic testing and rehabilitation services, deemed medically necessary under Title XVIII of the Federal Social Security Act. In order to properly evaluate medical necessity, FHN utilizes a pre-certification process through ARM that is managed by the Northern Illinois Health Plan Case Management Department. Participants need to be aware of the pre-certification requirement, discuss this with their health care provider and cooperate as needed in this process. Services received without the proper precertification may not be eligible for FHN Assisted Care Discounts.

The following procedures require precertification:

- 24-hr. prescheduled admissions
- Angiography
- Bronchoscopy
- Cardiac catheterization
- Cardiac Rehab
- Colonoscopy
- Endoscopy/EGD/ERCP
- Hysterectomy
- All pain control
- Sleep Studies
- CT scans
- MRI
- Outpatient Surgery
- Physical/Occupational Therapy
- Services where medical necessity may be questioned.

### **FHN Assisted Care - Excluded Services**

The following services are not eligible for Assisted Care Discounts:

- Cosmetic Surgery
- Dental care, except emergency extractions
- Infertility Treatment
- Medications (including Birth Control)
- Any service or treatment not deemed as medically necessary under Title XVII of the Federal Social Security Act.

### **Medically Indigent Discounts**

FHN may offer additional discounts for Uninsured and Underinsured Patients whose out-of-pocket expenses for Medically Necessary Services provided by FHN, after considering all other insurance coverage and financial assistance, exceed the Patient's ability to pay, as determined by FHN. Decisions will be made on a case-by-case basis as reviewed and determined by the FHN Financial Assistance Executive Committee.

### **Presumptive Eligibility**

Uninsured Hospital patients who have demonstrated homelessness; mental incapacitation with no one to act on their behalf; Medicaid eligibility but did not have Medicaid on the date of service (or the service was not covered by Medicaid), or are deceased with no estate, will be presumed eligible for financial assistance without further scrutiny of the Hospital. Hospital will use best efforts to apply the presumptive eligibility criteria as soon as possible after the Uninsured Patient's receipt of Hospital services and prior to the issuance of a final bill for services.

- ✓ Sources that may be used to determine Presumptive Eligibility:
- ✓ OneSource, Medi or Department of Human Services
- ✓ Medical Records
- ✓ Judici Court Records, County Sheriff's Department, or state Department of Correction data
- ✓ Police or Accident Reports
- ✓ United States Bankruptcy Court Voice Case Information System

### **Patient Responsibilities**

Patients shall submit a complete, accurate and properly signed Application as required by this policy. FHN will accept Financial Assistance Applications for the first 240 days following the first post discharge bill to the Patient. FHN may extend this time period for Patients submitting incomplete Applications within the 240 day application period to provide reasonable additional time to submit the information or documents needed to complete the Application. Applications will be available at all FHN locations as well as-by telephone or on-line at [www.fhn.org](http://www.fhn.org). If requested, FHN staff will assist individuals in completing the Application.

If requested, Patients must apply for coverage under public programs, such as Medicare, Medicaid, AllKids, the State Children's Health Program, or any other program where a reasonable expectation of eligibility may exist. Patients shall have 30 days to comply with this request. Generally, applicants who have elected to decline available health insurance will not be considered for FHN Assisted Care discounts.

SUBJECT: FHN Financial Assistance Programs	POLICY NUMBER: 3.999.048	PAGE: 6 OF 14
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Patients shall act reasonably and cooperate in good faith by providing all of the reasonably requested financial and other relevant information and documentation needed to determine the patient's eligibility for financial assistance within 30 days of a request for such information.

Patients who qualify for financial assistance must pay any applicable copayments or discounted balances when due or establish a reasonable payment plan as approved by FHN. FHN [Fair Patient Billing and Collection Policy provides guidance for reasonable payment plans.](#)

Patients shall communicate any material change in their financial situation that may affect their qualifications for financial assistance or their ability to abide by the provisions of an agreed upon reasonable payment plan.

Patients who knowingly provide false information as part of the Application process will not be eligible for financial assistance and any previous financial assistance granted may be reversed.

### **Approval Process and Procedures**

FHN will provide timely responses to Patients requesting financial assistance. Best efforts will be used to provide an approval or denial decision within 30 days of receiving a completed and signed Application.

Patients will be allowed 30 days to make any required correction to an Application and/or provide additional documentation requested under the Application. Applications that remain incomplete and/or requests for information that go unanswered for more than 30 days may be denied.

Approvals for the Illinois Hospital Uninsured Discounts and the FHN Assisted Care Discounts will generally be approved for the calendar year, provided Patients continue to meet program eligibility guidelines.

In addition to the Hospital, other providers deliver emergency or other medically necessary care in the Hospital. Eligibility for FHN Discounts and Financial Assistance Programs may not apply to all providers delivering care at and within FHN Memorial Hospital. Eligible discounts will apply to all providers that are under the direct employment of FHN.

A list of which providers accept the FHN Discounts and Financial Assistance Programs, and which providers do not accept the FHN Discounts and Financial Assistance Programs, is maintained as a separate document showing the last date it was updated, and is available under the Patient Financial Assistance link at [www.fhn.org](http://www.fhn.org) and by mail by calling the FHN Business Office at 815-599-7950 or 877-720-1555.

### **Income Considerations**

Financial Assistance Programs consider Family Income from all sources in the calculation of eligibility including: employment income, unearned income, and self-employment income (all defined below).

- **Employment Income** - Gross (before taxes) income earned and paid on a W-2 Form including overtime, commissions, bonuses and tips.
- **Unearned Income** - Gross cash receipts from sources other than employment including unemployment compensation, SSI, SSDI, payments from retirement income and pension funds, Veterans Pension, Veterans Disability, Private Disability, Workers' Compensation, child support, alimony, income from trust accounts or annuities, income from rental properties, interest income, monetary gains from selling assets, legal settlements, tax refunds, net gambling winnings and work/study income, and any other unearned income. Unearned income does not include: College grants and scholarships; and foster care payments; food stamps and Women, Infants and Children (WIC) vouchers and services; other need-based assistance provided by another not-for-profit organization; college loans; payments by credit life or credit disability insurance; loan proceeds; disaster relief assistance; IRAs, pensions and insurance policy funds that are not available without penalty.
- **Self-Employment Income** - Net profit of a self-employed applicant calculated by deducting the cost of doing business from the gross income. Self-employment income will be calculated by taking the higher of either three months of gross deposits, less expenses, or the total net business income from the most recent tax return. Self-employment expenses include but are not limited to: rent of business premises; wholesale cost of merchandise; utilities; taxes; labor and upkeep of necessary equipment.

SUBJECT: FHN Financial Assistance Programs	POLICY NUMBER: 3.999.048	PAGE: 7 OF 14
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### Asset Considerations

Assets are excluded from consideration for the Illinois Hospital Uninsured Patient Discount.

The following assets are considered for determining eligibility for other financial assistance under this policy including FHN Assisted Care Discounts, Medically Indigent Discounts and determining reasonable payment plans:

- Assets with values in excess of 300% of the Federal Poverty Income Guidelines, excluding the Uninsured Patient's:
  - primary residence,
  - personal property exempt from judgment under Section 12-1001 of the Code of Civil Procedure,
  - any amounts held in a pension or retirement plan, excluding distributions and payments that can be included in income.

### Repayment Considerations

Patients eligible for the Illinois Hospital Uninsured Patient Discounts or the FHN Assisted Care Discounts are not expected to pay more than 25% of their income in a 12-month period. The 12 month period begins on the first date of eligible discounted medical services subsequent to June 14, 2012. To have this maximum amount applied to subsequent charges, the Uninsured Patient shall inform FHN in subsequent encounters that they have previously received eligible discounted medical services from FHN. Further guidance on repayment plans can be found in the FHN Fair Billing and Collection Policy.

### Fair Billing and Collection Policy

Approval for FHN Assisted Care Discounts does not automatically remove individual responsibility for previous outstanding medical balances. These situations will be reviewed on a case-by-case basis. The actions FHN may take in the event of the nonpayment of a Hospital bill are described in the FHN Fair Billing and Collection Policy. A free copy of this Policy is available under the Patient Financial Assistance link at [www.fhn.org](http://www.fhn.org) and by mail by calling our Business Office at 815-599-7950 or 877-720-1555.



## Addendum A

### February 6, 2020

<b>FHN Courtesy Prompt Pay Discount</b>	<b>15%</b>
<b>FHN Courtesy Uninsured Discount</b>	<b>20%</b>
<b>FHN Assisted Care Patient Copayment for Non-Hospital Physician Services</b>	<b>\$15.00</b>
<b>Illinois Uninsured Discount Factor</b>	<b>68%</b>
<b>AGB Percentage</b>	<b>35%</b>

ILLINOIS UNINSURED DISCOUNTS - HOSPITAL ONLY									
Federal Poverty Level*	Household Size	Household Income as a Percent of Federal Poverty Level							
		0%	-	125%		126%	-	300%	
\$ 12,760	1	\$0.00	-	\$ 15,950		\$ 16,078	-	\$ 38,280	
\$ 17,240	2	\$0.00	-	\$ 21,550		\$ 21,722	-	\$ 51,720	
\$ 21,720	3	\$0.00	-	\$ 27,150		\$ 27,367	-	\$ 65,160	
\$ 26,200	4	\$0.00	-	\$ 32,750		\$ 33,012	-	\$ 78,600	
\$ 30,680	5	\$0.00	-	\$ 38,350		\$ 38,657	-	\$ 92,040	
\$ 35,160	6	\$0.00	-	\$ 43,950		\$ 44,302	-	\$ 105,480	
\$ 39,640	7	\$0.00	-	\$ 49,550		\$ 49,946	-	\$ 118,920	
\$ 44,120	8	\$0.00	-	\$ 55,150		\$ 55,591	-	\$ 132,360	
HOSPITAL SERVICES DISCOUNT		100%				68%			
PHYSICIAN SERVICES DISCOUNT		NA				NA			

FHN ASSISTED CARE UNINSURED DISCOUNTS											
Federal Poverty Level*	Household Size	Household Income as a Percent of Federal Poverty Level									
		0%	-	125%		126%	-	200%		201%	300%
\$ 12,760	1	\$0.00	-	\$ 15,950		\$ 16,078	-	\$ 25,520		\$ 25,648	\$ 38,280
\$ 17,240	2	\$0.00	-	\$ 21,550		\$ 21,722	-	\$ 34,480		\$ 34,652	\$ 51,720
\$ 21,720	3	\$0.00	-	\$ 27,150		\$ 27,367	-	\$ 43,440		\$ 43,657	\$ 65,160
\$ 26,200	4	\$0.00	-	\$ 32,750		\$ 33,012	-	\$ 52,400		\$ 52,662	\$ 78,600
\$ 30,680	5	\$0.00	-	\$ 38,350		\$ 38,657	-	\$ 61,360		\$ 61,667	\$ 92,040
\$ 35,160	6	\$0.00	-	\$ 43,950		\$ 44,302	-	\$ 70,320		\$ 70,672	\$ 105,480
\$ 39,640	7	\$0.00	-	\$ 49,550		\$ 49,946	-	\$ 79,280		\$ 79,676	\$ 118,920
\$ 44,120	8	\$0.00	-	\$ 55,150		\$ 55,591	-	\$ 88,240		\$ 88,681	\$ 132,360
HOSPITAL SERVICES DISCOUNT		100%				100%				68%	
PHYSICIAN SERVICES DISCOUNT		100%				60%				30%	



FHN ASSISTED CARE UNDERINSURED DISCOUNTS												
Federal Poverty Level*	Household Size	Household Income as a Percent of Federal Poverty Level										
		0%	-	125%		126%	-	200%		201%	-	300%
\$ 12,760	1	\$0.00	-	\$ 15,950		\$ 16,078	-	\$ 25,520		\$ 25,648	-	\$ 38,280
\$ 17,240	2	\$0.00	-	\$ 21,550		\$ 21,722	-	\$ 34,480		\$ 34,652	-	\$ 51,720
\$ 21,720	3	\$0.00	-	\$ 27,150		\$ 27,367	-	\$ 43,440		\$ 43,657	-	\$ 65,160
\$ 26,200	4	\$0.00	-	\$ 32,750		\$ 33,012	-	\$ 52,400		\$ 52,662	-	\$ 78,600
\$ 30,680	5	\$0.00	-	\$ 38,350		\$ 38,657	-	\$ 61,360		\$ 61,667	-	\$ 92,040
\$ 35,160	6	\$0.00	-	\$ 43,950		\$ 44,302	-	\$ 70,320		\$ 70,672	-	\$ 105,480
\$ 39,640	7	\$0.00	-	\$ 49,550		\$ 49,946	-	\$ 79,280		\$ 79,676	-	\$ 118,920
\$ 44,120	8	\$0.00	-	\$ 55,150		\$ 55,591	-	\$ 88,240		\$ 88,681	-	\$ 132,360
HOSPITAL SERVICES DISCOUNT		100%				50%				20%		
PHYSICIAN SERVICES DISCOUNT		100%				50%				20%		

MP:tse 2/6/2020

\*For families/households with more than eight persons, add \$4,480 for each additional person.

**Addendum B**  
**May 1, 2018**

**FHN Assisted Care Service Area**

<b>CITY</b>	<b>ZIP CODES</b>
APPLE RIVER	61001
BAILEYVILLE	61007
CEDARVILLE*	61013*
CHADWICK	61014
DAKOTA	61018
DAVIS/LAKE SUMMERSET	61019
DURAND	61024
ELEROY	61027
ELIZABETH	61028
FORRESTON	61030
FREEPORT*	61032*
GERMAN VALLEY	61039
HANOVER	61041
KENT	61044
LANARK/LAKE CARROLL	61046
LEAF RIVER	61047
LENA	61048
MCCONNELL	61050
MILLEDGEVILLE	61051
MT. CARROLL	61053
MT. MORRIS	61054
NORA	61059
ORANGEVILLE	61060
PEARL CITY*	61062*
PECATONICA	61063
POLO	61064
RIDOTT	61067
ROCK CITY	61070
SAVANNA	61074
SCALES MOUND	61075
SCIOTO MILLS*	61076*
SEWARD	61077
SHANNON	61078
STOCKTON	61085
WARREN	61087
WINSLOW	61089
*Residents in these zip codes approved for FHN Assisted Care discounts must receive Primary Care services at the FHN Community Clinic in Freeport. (815-599-8414)	
Residents of Galena and East Dubuque may only apply for Assisted Care discounts for services provided by FHN Family Counseling Center.	



## Addendum C March 1, 2020

### Providers Not Covered by FAP

Providers, other than FHN Memorial Hospital, delivering emergency or other medically necessary care in the hospital facility that **are not covered** by the FHN Discounts & Financial Assistance Programs.

Last Name	First Name	Title	Department	Specialty	Facility
Afzal	Mohammed	MD	Medicine	Neurology	Rockford Neuroscience Center
Ahmad	Mashood	MD	Medicine	Nephrology	RNA of Rockford
Altaweel	Michael	MD	Surgery	Ophthalmology	University Station Clinic
Babigumira	Edward	MD	Medicine	Physical Medicine & Rehab	Medlux Rehab
Bansal	Vibhav	MD	Medicine	Teleneurology	Mercyhealth Rockford
Blendonohy	Peter	MD	Medicine	Physical Medicine & Rehab	Rehabilitation Associates of the Midwest
Bogarapu	Soujanya	MD	Pediatrics	Pediatric Cardiology	Children's Hospital of Illinois Medical Group
Boone	Kendall	MD	Surgery	Vascular Surgery	Affiliated Surgeons of Rockford, LLC
Brandis	Stanislav	MD	Anesthesia	Anesthesia	Rockford Anesthesiologists Assoc.
Brodkey	Frank	MD	Medicine	Critical Care	e-Care of Wisconsin
Bush	William	MD	Surgery	Podiatric Surgery	OrthoIllinois
Butler-Schmeling	Erin	CRNA	Anesthesia	Nurse Anesthetist	Rockford Anesthesiologists Assoc.
Carroll	Kelly	CRNA	Anesthesia	Nurse Anesthetist	Rockford Anesthesiologists Assoc.
Chaikin	Alexander	MD	Anesthesia	Anesthesia	Rockford Anesthesiologists Assoc.
Claunch	Daniel	CRNA	Anesthesia	Nurse Anesthetist	Rockford Anesthesiologists Assoc.
Cole	Daniel	MD	Medicine	Critical Care	e-Care of Wisconsin
Congrave Rude	Chenin	NP	Medicine	Physical Medicine & Rehab	Medlux Rehab
Cormier	Mark	MD	Surgery	Urology	Rockford Urology Associates
Croft	Donita	MD	Medicine	Critical Care	e-Care of Wisconsin
DeGould	Michael	DDS	Surgery	Oral Surgery	
Dickey	Ronald	DPM	Surgery	Podiatric Surgery	Northern Illinois Podiatry
Dolan	Timothy	CRNA	Anesthesia	Nurse Anesthetist	Rockford Anesthesiologists Assoc.
Duttlinger	Norbert	MD	Anesthesia	Anesthesia	Rockford Anesthesiologists Assoc.
Eden	Catherine	MD	Surgery	Urology	Rockford Urology Associates
Ehlenbach	William	MD	Medicine	Critical Care	e-Care of Wisconsin
Elzawahry	Hoda	MD	Medicine	Teleneurology	Eagle Telemedicine
Enser	L. Dean	MD	Anesthesia	Anesthesia	Rockford Anesthesiologists Assoc.
Farag	Sammy	MD	Anesthesia	Anesthesia	Rockford Anesthesiologists Assoc.
Faust	Hilary	MD	Medicine	Critical Care	e-Care of Wisconsin
Feder	Esther	CRNA	Anesthesia	Nurse Anesthetist	Rockford Anesthesiologists Assoc.
Frazier	Jody	CRNA	Anesthesia	Nurse Anesthetist	Rockford Anesthesiologists Assoc.
Frederick	Luke	MD	Surgery	Urology	Rockford Urology Associates
Fumo	Michael	MD	Surgery	Urology	Rockford Urology Associates

Golestanian	Ellie	MD	Medicine	Critical Care	e-Care of Wisconsin
Green	Daniel R.	FNP-BC	Pain Management	Nurse Practitioner	Medical Pain Management Services
Halliday	Stephen J.	MD	Medicine	Critical Care	e-Care of Wisconsin
Harmston	Greg	MD	Family Practice	Family Practice	Independent
Harris	Ethan	CRNA	Anesthesia	Nurse Anesthetist	Rockford Anesthesiologists Assoc
Huffman	Jason	CRNA	Anesthesia	Nurse Anesthetist	Rockford Anesthesiologists Assoc.
Kenny	Ryan	DO	Surgery	orthopedic-hand surgery	Independent
Kikta	Michael	MD	Surgery	Vascular Surgery	Affiliated Surgeons of Rockford, LLC
Khan	Atiq	MD	Medicine	Teleneurology	Mercyhealth Rockford
Kory	Pierre	MD	Medicine	Critical Care	e-Care of Wisconsin
Kothawala	Azhar M.	MD	Anesthesia	Pain Management	Medical Pain Management Services
Knight	Ricardo	MD	Medicine	Physical Medicine & Rehab	Medlux Rehab
Laporta	Maria	MD	Anesthesia	Anesthesia	Rockford Anesthesiologists Assoc.
Linder	Sarah	NP	Medicine	Teleneurology	Mercyhealth Rockford
Loughead	Douglas	MD	Anesthesia	Anesthesia	Rockford Anesthesiologists Assoc.
Madsen	Becky	CRNA	Anesthesia	Nurse Anesthetist	Rockford Anesthesiologists Assoc.
Maki	Dennis	MD	Medicine	Critical Care	e-Care of Wisconsin
McMahon	Joseph	MD	Medicine	Critical Care	e-Care of Wisconsin
Mecklenburg	Brian	MD	Anesthesia	Anesthesia	Rockford Anesthesiologists Assoc.
Mijal	Sara	MD	Surgery	Vascular Surgery	Affiliated Surgeons of Rockford, LLC
Minore	Laura	CRNA	Anesthesia	Nurse Anesthetist	Rockford Anesthesiologists Assoc.
Minore	W. Stephen	MD	Anesthesia	Anesthesia	Medical Pain Management Services
Mitchell	Marsa	MD	Anesthesia	Anesthesia	Rockford Anesthesiologists Assoc.
Mititelu	Mihai	MD	Surgery	Ophthalmology	University Station-Ophthalmology
Moore	Bryan	MD	Medicine	Teleneurology	Eagle Telemedicine
Mueller	Malynnda	CRNA	Anesthesia	Nurse Anesthetist	Rockford Anesthesiologists Assoc.
Murdakes	Charlene	MD	Medicine	Nephrology	RNA of Rockford
Narra	Leela	MD	Medicine	Cardiology	RHS Heart & Vascular Center
Niemec	Joanna	MD	Medicine	Nephrology	RNA of Rockford
Nolan	Matthew	MD	Medicine	eICU Critical Care	e-Care of Wisconsin
Pesantes	Paola	MD	Anesthesia	Anesthesia	Rockford Anesthesiologists Assoc.
Quinlan	Vincent	MD	Anesthesia	Anesthesia	Rockford Anesthesiologists Assoc.
Regan	Mark	MD	Medicine	Critical Care	e-Care of Wisconsin
Richter	Marie	MD	Anesthesia	Anesthesia	Rockford Anesthesiologists Assoc.
Rickman	Jane	CRNA	Anesthesia	Nurse Anesthetist	Rockford Anesthesiologists Assoc.
Robertson	Michael	MD	Medicine	Nephrology	RNA of Rockford
Rockwell	Taylor	PhD	Behavioral Health	Psychology	New Directions
Roy	Bharati	MD	Medicine	Pulmonology	Rockford Health System
Runo	James	MD	Medicine	Critical Care	e-Care of Wisconsin
Rydberg	David	MD	Anesthesia	Anesthesia	Rockford Anesthesiologists Assoc.
Sadowski	Daniel	MD	Surgery	Urology	Rockford Urology Associates
Sandbo	Nathan	MD	Medicine	Critical Care	e-Care of Wisconsin
Sankaran	Krishna	MD	Medicine	Nephrology	RNA of Rockford
Shiro	John	MD	Anesthesia	Anesthesia	Rockford Anesthesiologists Assoc.
Shula	Thomas	MD	Pediatrics	Pediatric Cardiology	Children's Hospital of Illinois Medical Group
Smith	Jeffrey	MD	Medicine	Cardiology	RHS Heart & Vascular Center

Starck	Kathleen	CRNA	Anesthesia	Nurse Anesthetist	Rockford Anesthesiologists Assoc.
Starck	Timothy	MD	Anesthesia	Anesthesia	Rockford Anesthesiologists Assoc.
Stern	Jason C.	CRNA	Anesthesia	Nurse Anesthetist	Rockford Anesthesiologists Assoc.
Sultan	Samir	DO	Medicine	eICU Critical Care	e-Care of Wisconsin
Szerszow	Tomasz	MD	Anesthesia	Anesthesia	Rockford Anesthesiologists Assoc.
Talty	Stephen	MD	Medicine	Physical Medicine & Rehab	Rehabilitation Associates of the Midwest
Taylor	Eric	MD	Surgery	Urology	Rockford Urology Associates
Taylor	Keenan	MD	Medicine	Critical Care	e-care of wisconsin
Teleradiology			Radiology	Teleradiology	Virtual Radiologic
Thomas	Prasad	MD	Pediatrics	Pediatrics	
Velazquez	Virginia	FNP-BC	Pain Management	Pain Management	Rockford Anesthesiologists Assoc.
Waggoner	Scott	CRNA	Anesthesia	Nurse Anesthetist	Rockford Anesthesiologists Assoc.
Wallery	Shawn	MD	Medicine	Teleneurology	Mercyhealth Rockford
Weiss	Howard	MD	Anesthesia	Anesthesia	Medical Pain Management Services
Wells	Jeffrey	MD	Medicine	Critical Care	e-Care of Wisconsin
Whelan	Christopher	MD	Surgery	Urology	Rockford Urology Associates
Wilhite	Kyle	MD	Anesthesia	Anesthesia	Rockford Anesthesiologists Assoc.
Wiechen	Kelsey	CRNA	Anesthesia	Nurse Anesthetist	Rockford Anesthesiologists Assoc.
Wisniewski	Carol	DPM	Surgery	Podiatric Surgery	Northern Illinois Podiatry
Wood	Steven	CRNA	Anesthesia	Nurse Anesthetist	Rockford Anesthesiologists Assoc
Yamat	Cherrilyn	CRNA	Anesthesia	Nurse Anesthetist	Rockford Anesthesiologists Assoc.



## Addendum C March 1, 2020

### Providers Covered by FAP

Providers, other than FHN Memorial Hospital, delivering emergency or other medically necessary care in the hospital facility that **are covered** by the FHN Discounts & Financial Assistance Programs.

Last Name	First Name	Title	Department	Specialty	Facility
Abdelrhman	Tamer R.	MD	Radiology	Radiation Oncology	Paramount Oncology
Ahmed	Bilal A.	MD	Radiology	Diagnostic Radiology	Locum Tenens
Altayeh	Abdullah	MD	Medicine	Pulmonology	Mercyhealth Rockford
Amir	Mohammad	DO	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Awender	Erich	MD	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Bach	Steven	DO	Radiology	Diagnostic Radiology	Camelot Radiology
Bedenko	Annabelle	NP	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Blecharz	Grzegorz	MD	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Blint	Andy	MD	Surgery	Orthopedic Surgery	NITRO Orthopedics
Bopanna	Suraj	MD	Pulmonology	Pulmonology	SwedishAmerican
Bukhari	Mussarat	MD	Hospitalist	Family Practice	Eagle Hospital Physicians
Colledge	Patricia	NP	Emergency Medicine	Nurse Practitioner	Freeport Emergency Specialists
Daly	James	MD	Psychiatry	Psychiatry	Family Counseling Center
Dave	Shivali K.	PA	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Diehl	Aileen	MD	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Dodaro	Matthew	DO	Radiology	Diagnostic Radiology	Camelot Radiology
Drinka	Eva	MD	Pathology	Pathology	(Swedes) Rockford Associated Pathologists
Edelson	Neal J.	MD	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Fleming	Sara E.	MD	Pathology	Pathology	(Swedes) Rockford Associated Pathologists
Franzen	Teresa	PA	Emergency Medicine	Physician Assistant	Freeport Emergency Specialists
Garretto	Robert	DO	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Gill	Navkiranjit	MD	Medicine	Hematology-Medical Oncology	Locum Tenens
Goldberg	Ian	DO	Medicine	Cardiology	SwedishAmerican Heart Institute
Graziani	Irene	MD	Hospitalist	Internal Medicine	Eagle Hospital Physicians
Gruber	Chris M.	MD	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Hadid	Mazen	MD	Medicine	Cardiology	SwedishAmerican Heart Institute
Haq	Syed	DO	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Hatoum	Saleh	MD	Radiology	Radiation Oncology	Locum Tenens
Helvey	William	MD	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Hexom	Braden	MD	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Holbrook	Christopher T.	MD	Hospitalist	Internal Medicine	Effective 5/22/18; Contracted
Holt	Linda	MD	OB-GYN	OB-GYN	Locum Tenens
Hulsey	David	DO	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists

Husain	Syed	MD	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Iqbal	Shariq	DO	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Ishaq	Mohammad Asim	MD	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Jaffery	Tahir	PA	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Jazaerly	Tarek	MD	Pathology	Pathology	(Swedes) Rockford Associated Pathologists
Kalra	Jyoti	MD	Radiology	Radiation Oncology	Paramount Oncology Locum Tenens
Kaminski	John H	MD	Medicine	Cardiology	SwedishAmerican Heart Institute
Kara	Fadi	MD	Hospitalist	Hospitalist	Independent
Kawai	Tamayo	MD	Hospitalist	Internal Medicine	Locum Tenens
Keiler	Louis	MD	Radiology	Radiation Oncology	Paramount Oncology
Kelly	Victoria	NP	Emergency Medicine	Nurse Practitioner	Freeport Emergency Specialists
Khalid	Syed	DO	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Kiel	Krystyna	MD	Radiology	Radiation Oncology	Locum through Paramount Oncology
Kitts-Faron	Angela	NP	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Kriebs	Matt	NP	Orthopedics	Nurse Practitioner	NITRO Orthopedics
Kyobe	Moses	MD	Medicine	Cardiology	SwedishAmerican Heart Institute
Leigh	Karrie	PA	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Littlejohn	Barry	MD	OB-GYN	OB-GYN	Locum
Liu	Jennifer D.	MD	Emergency Medicine	Emergency Medicine	Daniel & Yeager Locum Tenens
Love	Beverly	MD	OB-GYN	OB-GYN	Locum Tenens
Maliekel	Kochurani	MD	Medicine	Hematology-Medical Oncology	Locum Tenens
Marina	Shadi	MD	Medicine	Hospitalist-Locum	Eagle Hospital Physicians
Massey	Gina	NP	Emergency Medicine	Nurse Practitioner	Freeport Emergency Specialists
Matson	Jonathan E.	MD	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
McConnell	Michael F.	DO	Radiology	Diagnostic Radiology	Nirad - Camelot Radiology
McFadden	Alane	NP	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Miller	Anna	MD	Radiology	Diagnostic Radiology	Camelot Radiology
Mittal	Raj	MD	Medicine	Hematology-Medical Oncology	Locum Tenens
Nafsi	Tabassam	MD	Medicine	Pulmonology	SwedishAmerican
Obeidat	Shadi	MD	Medicine	Pulmonology	Mercyhealth Rockford
Pagadala	Padmavathi V.	MD	OB-GYN	OB-GYN	Locum Tenens
Pale	Joseph	MD	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Panagos	Alexander	MD	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Peeters	Thomas	MD	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Pierce	Robert	MD	Radiology	Diagnostic Radiology	Camelot Radiology
Player	John	DO	Surgery	General Surgery	Locum Tenens
Pollack	Emilyn	NP	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Qassem	Zaher	MD	Medicine	Pulmonology	Mercyhealth Rockford
Redd	Kisha	NP	Emergency Medicine	Nurse Practitioner	Freeport Emergency Specialists
Rohilla	Arif M.K.	MD	Medicine	Cardiology	SwedishAmerican Heart Institute
Saleh	Mohammad	MD	Nephrology	Nephrology	Eagle Hospital Physicians
Saleh	Rania	MD	Hospitalist	Internal Medicine	Eagle Hospital Physicians
Sanchez	Carlos	MD	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Seibert	Natalie	PA	Emergency Medicine	Physician Assistant	Freeport Emergency Specialists



Serpico	Michelle	NP	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Sethi	Pradip	MD	Medicine	Teleneurology	Sole Practitioner
Shah	Kumud	MD	OB-GYN	OB-GYN	Locum Tenens
Sheikh	Rehmat	MD	Medicine	Cardiology	SwedishAmerican Heart Institute
Shenfeld	Ronald	MD	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Shultz	Gary	DO	Radiology	Radiation Oncology	Paramount Oncology
Simons	Eric	DO	OB-GYN	OB-GYN	Locum Tenens
Singh	Mukesh	MD	Medicine	Cardiology	SwedishAmerican Heart Institute
Siraj	Yaser	MD	Medicine	cardiology	SwedishAmerican Heart Institute
Sohn	Woo Hyun	MD	OB-GYN	OB-GYN	Locum Tenens
Summers	Thomas	MD	Pathology	Pathology	Locum Tenens
Thappa	Vivek	MD	Medicine	Pulmonology	SwedishAmerican
Trieu	Thanh	MD	Radiology	Diagnostic Radiology	Camelot Radiology
Urban	Martin	MD	Radiology	Diagnostic Radiology	Camelot Radiology
Watley	Shannon	DO	OB-GYN	OB-GYN	Locum
Wisinski	Brandon	DO	Emergency Medicine	Emergency Medicine	Freeport Emergency Specialists
Zeater	Mohamed	MD	Medicine	Pulmonology	SwedishAmerican



## FHN Financial Assistance Application

**YOU MAY BE ABLE TO RECEIVE FREE OR DISCOUNTED CARE:** This application will help FHN & FHN Memorial Hospital determine if you can receive free or discounted services or other public programs that can help pay for your healthcare. Please complete this form within 240 days following the first billing statement. Submit it to FHN in person, by mail, by electronic mail, or by fax to:

**FHN Financial Assistance  
1045 W. Stephenson St.  
Po Box 268  
Freeport, IL 61032  
Fax 815-599-7907**

**Please call our Business Office at 815-599-7950 or 877-720-1555 if you have any questions**

**IF YOU ARE UNINSURED, A SOCIAL SECURITY NUMBER IS NOT REQUIRED TO QUALIFY FOR FREE OR DISCOUNTED HOSPITAL CARE.** However, a Social Security Number is required for some public programs, including Medicaid. Providing a Social Security Number is not required but will help FHN determine whether you qualify for any public programs.

Please complete this form and submit all required documentation listed below within 240 days following the first billing statement and submit to FHN.

**Proof of Income for Illinois Uninsured Hospital Discount only, provide at least one of the following:**

- Most recent Tax Return
- Most recent W-2's or 1099's
- Two (2) most recent payroll stubs
- Written income verification from an employer, if paid in cash
- One (1) other reasonable form of income verification acceptable to FHN

**Proof of Income for all other Financial Assistance programs, provide the following if applicable:**

- Most recent Fed Tax Return with all schedules, W-2's, 1099's, etc.
- Two (2) most recent payroll stubs
- Written income verification from an employer, if paid in cash
- Social Security benefits letter(s)
- Most recent bank statement(s)
- Written documentation of any other source of income including but not limited to: Pension, Unemployment, Alimony, Child Support, VA benefits, Trust income, Severance pay, etc.

**Proof of Residency, provide at least one of the following:**

- Valid Driver's License or State ID
- Recent utility bill
- Vehicle or Voter Registration Card
- Lease Agreement or a statement from a Family Member at the same address with acceptable proof of residency

**Other Documentation, provide the following if applicable:**

- If recently divorced, a copy of divorce decree
- Declination or denial of insurance coverage

**Explanation of any missing documentation and extenuating circumstances:**

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## FHN FINANCIAL ASSISTANCE APPLICATION

SECTION 1 - PATIENT (APPLICANT) INFORMATION							
Name		Date of Birth		Address - street, city, state, zip.			
SSN		Home Phone		Cell Phone		Email Address	
Employer Name		Employer Phone		Employer Address			
SECTION 2 - SPOUSE or PARTNER or GUARANTOR (Please indicate relationship to the patient here: _____)							
Name		Address - street, city, state, zip.					
Home Phone		Cell Phone					
Employer Name		Employer Phone		Employer Address			
SECTION 3 - HEALTH INSURANCE ELIGIBILITY:					SECTION 4 - HOSPITAL PRESUMPTIVE CRITERIA		
When FHN provided care was the patient:	Do you have Health Insurance?		Insurance Carrier:	Effective Date:	Is the patient homeless?		
An Illinois resident?	Do you have secondary Ins?		Insurance Carrier:	Effective Date:	Is the patient eligible for Medicaid?		
Involved in an accident?	Have you applied for insurance?		Insurance applied for:	Application Date:	Is the patient mentally incapacitated with no one to act on their behalf?		
The victim of an alleged crime?	Is another person responsible for the patient's medical care as part of a legal dissolution or separation agreement?				Is the patient deceased with no estate?		
SECTION 5 - FAMILY & HOUSEHOLD INFORMATION							
Number of people living in the home:		Number of legal dependents:		Age of legal dependents:			
SECTION 6 - IF YOU ARE UNINSURED AND ANSWERED YES TO ANY PART OF SECTION 4, THIS SECTION IS NOT REQUIRED.							
SECTION 6A - MONTHLY GROSS INCOME			SECTION 6B - ASSETS			SECTION 6C - MONTHLY EXPENSE	
	Patient/Applicant	Spouse/Partner/Guarantor		Description	Value	If you are uninsured and your monthly income is less than \$2,000 this section is not required.	
Wages:	\$	\$	Checking Acct(s):		\$	Housing:	\$
Self Employment:	\$	\$	Saving Acct(s):		\$	Utilities:	\$
Social Security:	\$	\$	CD(s):		\$	Food:	\$
Pension or Retirement:	\$	\$	Investments:		\$	Transportation:	\$
Disability:	\$	\$	Health Savings or Flex Spend Acct(s)		\$	Medical Expenses:	\$
Unemployment:	\$	\$	Auto:		\$	Child Care:	\$
Workers' Compensation:	\$	\$	Auto:		\$	Loans:	\$
Temp Assistance:	\$	\$	Other vehicles:		\$	Loans:	\$
Child Support:	\$	\$	Real Estate:		\$	Mortgage:	\$
Alimony or Spousal Support:	\$	\$	Real Estate:		\$	Mortgage:	\$
Other Income:	\$	\$			\$	Other Expense:	\$
Total Monthly Income:	\$	\$	Total Asset Value:		\$	Total Monthly Expense:	\$

I certify that the information in this application is true and correct to the best of my knowledge. I will apply for any state, federal or local assistance for which I may be eligible to help pay for this medical bill(s). I understand that the information provided may be verified by FHN and I authorize FHN to contact third parties to verify the accuracy of the information provided in this application. I understand that if I knowingly provide untrue information in this application, I will be ineligible for financial assistance, any financial assistance granted to me may be reversed, and I will be responsible for the payment of the medical bill(s).

Print or Type Patient/Applicant Name

Print or Type Spouse/Partner/Guarantor

Signature of Patient/Applicant

Date

Signature of Spouse/Partner Guarantor

Date