# Public Notice Financial Assistance - Plain Language Summary

Loma Linda University Medical Center, Loma Linda University East Campus Hospital, Loma Linda University Surgical Hospital, Loma Linda University Health Beaumont-Banning, Loma Linda University Behavioral Medicine Center, Loma Linda University Children's Hospital and Loma Linda University Medical Center – Murrieta ("LLUMC") are part of a faith-based organization that strives to meet the health care needs of patients in our geographic service area. The LLUMC Mission is "to continue the healing ministry of Jesus Christ and to make man whole." The first and foremost responsibility of LLUMC is to see that its patients receive compassionate, timely, and appropriate medical care with consideration for patient privacy, dignity, and informed consent.

#### **Financial Assistance**

Please inform us if you have any type of health insurance coverage from a health insurer, health care service plan, Medicare, Medi-Cal/Medicaid, CCS, or other state funded programs designed to provide health coverage. If you do not have health insurance coverage, LLUMC will provide you with an application for Medi-Cal. Because it may benefit you, please contact the Registration areas in the various Loma Linda hospitals and hospital-based clinics.

## **LLUMC Patient Financial Assistance Policy (FAP) Eligibility**

We are dedicated to ensuring that compassionate, quality care is extended to all, regardless of their ability to pay. LLUMC's FAP helps to make emergency and other medically necessary services available to our whole community.

Patients that do not have health insurance coverage and whose family income is 400% or less of the federal poverty guidelines may be eligible for assistance through LLUMC. Free care is available for an uninsured patient whose family income is 200% or less of federal poverty guidelines. Partial discounts are available for insured and uninsured patients between 201% and 400% of the federal poverty guidelines. A FAP eligible individual will not be charged more than Medicare rates for emergency or other medically necessary care.

## What Does LLUMC Financial Assistance Cover?

The FAP covers emergency and medically necessary service provided at LLUMC. A service is medically necessary when it is reasonable and necessary to protect life, to prevent significant illness or significant disability, or to alleviate severe pain. Excluded from this definition are unique services where medically efficacious alternative therapies are available. Examples include: 1) Cosmetic and/or plastic surgery services; 2)

Infertility services; 3) Vision correction; 4) Proton Therapy; 5) Robotic procedures; 6) Orthotics/Prosthetics; 7) Surrogate pregnancy; or 8) Other services that are primarily for patient comfort and/or patient convenience. The LLUMC FAP generally does not apply to physician services provided at LLUMC.

However, emergency physicians at LLUMC have adopted a separate policy that provides discounts to uninsured patients or patients with high medical costs whose income is at or below 400% of the Federal Poverty Level. Information is available at (909 651-4300). A full list of providers NOT covered under this policy can be obtained at <a href="https://medical-center.lomalindahealth.org/financial-assistance#llumc">https://medical-center.lomalindahealth.org/financial-assistance#llumc</a>

## **How To Apply For LLUMC Financial Assistance**

Financial Assistance Program applications are available to all patients without charge. For paper copies, please ask at any Admitting and Registration desk located throughout the facilities.

They are available online at <a href="https://medical-center.lomalindahealth.org/financial-assistance#llumc">https://medical-center.lomalindahealth.org/financial-assistance#llumc</a>.

Electronic copies of program information are available by email upon request. Call (909) 651-4177 to request electronic copies. Please be prepared to provide an email address that the information can be sent to when calling.

A patient may request information by mail at:

Loma Linda University Medical Center P.O. Box 700 Loma Linda, CA 92354

### **Applications Available in Other Languages**

Copies of the Financial Assistance Policy, FAP application form, and Plain Language Summary are available in English and Spanish. Other languages may also be available. For more information, call (909) 651-4177 or speak to a financial counseling staff member for assistance.

#### **Consumer Assistance**

Non-profit credit counseling services may be available in the area. Please contact the LLUMC Financial Counseling Office at (909) 651-4177, from 9:00 a.m. to 5:00 p.m., if you need more information or assistance in contacting a credit counseling service.

The Health Consumer Alliance is an independent organization that may help patients and/or guarantors understand the billing and payment process. The organization also provides information on Covered California and assistance with Medi-Cal. Please find them at: <a href="https://healthconsumer.org">https://healthconsumer.org</a>

## **Price Transparency**

Information on standard hospital costs for commonly provided services, including the LLUMC list of shoppable services is available at: <a href="https://lluh.org/patients-patients-patient-rights-notices/price-transparency">https://lluh.org/patients-patients-patient-rights-notices/price-transparency</a>

LLUMC also provides a convenient online tool patients may use to estimate the cost of services. Please find the cost estimation tool at: <a href="https://mylluhealth.org/mychart/guestestimates">https://mylluhealth.org/mychart/guestestimates</a>