

### **Plain Language Summary**

# **Patient Financial Assistance Policy (FAP):**

Loma Linda University Medical Center, Loma Linda University East Campus Hospital, Loma Linda University Surgical Hospital and Loma Linda University Health Beaumont-Banning ("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." LLUMC's Mission is expressly demonstrated through this FAP. 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.

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 medically necessary services available to members of its community. This includes people who don't have health insurance and can't pay their hospital bill, as well as patients who do have insurance but are unable to pay the portion of their bill that is not covered by insurance. Depending on circumstances, income and family size, some patients will not be required to pay for services; others may be asked to make partial payment.

## Who is eligible?

Patients whose family income is 350% 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 350% of the federal poverty guidelines.

Because it will benefit you, if you are uninsured, we do ask that you apply for Medi-Cal. If you are having services performed at LLUMC, we can help you with the Medi-Cal application process. During open enrollment, you may be able to obtain coverage under Covered California.

#### What does the FAP cover?

The FAP covers emergency and medically necessary health services 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 FAP does not apply to physician services provided at LLUMC. 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>.



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# **Amounts Generally Billed (AGB)?**

An FAP-eligible individual will not be charged more than Medicare rates for emergency or other medically necessary care.

## How to Apply:

FAP applications are available to all patients without charge. They are available online at <a href="https://medical-center.lomalindahealth.org/financial-assistance#llumc">https://medical-center.lomalindahealth.org/financial-assistance#llumc</a>. For paper copies, please ask the Admitting and Registration Departments located throughout the facility.

#### Request program information electronically:

Electronic copies of program information are available by email upon request. Call (909) 558-8613 to request electronic copies. Please be prepared to provide an email address that the information can be sent to when calling.

### Obtain program information in person:

Program information is available at Admitting and Registration Departments throughout the facility.

#### Request program information or assistance by telephone:

Financial assistance staff is available by telephone to provide information, determine FAP eligibility, and assist a patient applying for FAP. Counselors can be reached at: (909) 558-8613, Monday – Friday, 7:30 a.m. – 4:00 p.m.

#### Request program information by U.S. postal mail:

A patient can request program information by mail. Information requests can be mailed to:

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

### Other languages:

Copies of the FAP, FAP application form, and Plain Language Summary are available in English and Spanish. Other languages may also be available. For more information, call (909) 558-8613 or speak to a financial assistance staff member.