

Summary of Financial Assistance Policy

Orange City Area Health System has an extensive Financial Assistance Policy. We offer financial assistance for emergency and medically necessary services. This assistance, ranging from a reduction in the amount of the balance outstanding up to complete forgiveness of the balance outstanding, is provided to patients demonstrating financial need.

The assistance is provided on a sliding scale discount based upon verifiable total household income as a percentage of the federal poverty level (FPL) guideline. Please reference the following table:

Annual Family Income	Minimum Discount
225% or less of FPL	100%
226% - 275%	75%
276%- 325%	50%
326-375%	25%
376% or above of FPL	0%

For those patients with income ranging between 226% and 375% of the federal poverty level, they will receive a partial reduction of the amount of the balance outstanding. The remaining balance after adjustment will be no greater than the amount generally billed by Orange City Area Health System and will be the amount the patient will be personally responsible to pay.

Exceptional Financial Circumstances: If your total household income exceeds the maximum 375 percent of FPL, yet you have supplied additional documentation to support the hardship your medical condition has caused for you and your family, you will be considered on a case-by-case basis for assistance.

Notification of availability of our policy: Every effort will be made to identify patients needing assistance as early as possible. Orange City Area Health System will widely publicize the program through (1) signs at registration areas in our hospitals and clinics, (2) policy, summary, and application available at the Orange City Area Health System’s website, (3) patient billing statements,

(4) information materials provided to the patient and family, and (5) healthcare providers and staff identifying patients with potential financial need. ***Financial Assistance applications are available in English and Spanish.***

Services covered by a financial assistance application:

An approved Financial Assistance application will cover charges for emergency and medically necessary care provided. We may consider charges for services provided after our date of approval for up to 12 months without requiring a new application to be completed.

Extraordinary collections activities: Orange City Area Health System will not engage in extraordinary collection activities, such as lawsuits or garnishments, before making reasonable efforts to determine whether an individual who has an unpaid account is eligible for financial assistance.

Orange City Area Health System requests payment in full within 28 days of its first billing statement. However, patients indicating an inability to pay in one payment will be offered a payment plan of up to 18 months. In the event of non-payment an account may be listed with a third-party collection vendor. Orange City Area Health System dictates that the third party collection vendor cannot take extraordinary collection activities until a balance is at least 241 days past the first self-pay statement date.

How to obtain an application or copy of our policy: You may obtain an application or a copy of our policy by visiting our website at <https://ohealthsystem.org>. If you do not have access to the internet, you may contact a patient account specialist at our Patient Financial Services at 712-737-5200 or 1-800-808-6264.