

Glossary:

Financial assistance: Healthcare services that have been or will be provided, but for which payment is not expected. Financial assistance is provided according to Winona Health's policy for providing free or discounted medical services to people who meet established criteria.

Family: Patients who claim dependents on income tax returns or patients who are claimed as dependents on an income tax return are considered part of the family size determination when considering eligibility.

Family income: Includes earnings, unemployment compensation, worker's compensation, Social Security, Supplemental Security Income, public assistance, veterans' payments, survivor benefits, pension or retirement income, interest, dividends, rents, royalties, income from estates, trusts, educational assistance, alimony, child support, assistance from outside the household and miscellaneous sources; determined on a before-tax basis; and, if a person lives with a family, includes the income of all family members.

Uninsured: A person who has no level of insurance or third-party assistance to help with meeting his/her payment obligations.

Underinsured: A person who has some level of insurance or third-party assistance, but still has out-of-pocket expenses that exceed his/her financial abilities.

Medically necessary: Services or items reasonable and necessary for the diagnosis or treatment of illness or injury per formal policy.

1. Financial assistance program

Financial assistance information is included in:

- Patient bills
- Notices posted in the emergency department, admitting and registration areas, cashier and business offices and access sites throughout the organization
- Summaries located on www.winonahealth.org

2. Eligibility requirements

Financial assistance eligibility will be considered if you are:

- Uninsured and Underinsured
- Exhausted all insurance options including any government healthcare program coverage
- Unable to pay for your care within our pay plan guidelines

Which healthcare services can be provided with financial assistance?

- Emergency care provided in the Emergency Department
- Services for a condition which, if not promptly treated, would lead to an adverse change in your health
- Necessary services provided in response to life-threatening circumstances
- Necessary services, evaluated on a case-by-case basis

The Winona Clinic Pharmacy, Parkview Pharmacy, Winona Home Medical, Winona Health Spa Services, cosmetic procedures and all Winona Health Senior Services cannot be covered through financial assistance.

3. The basis of financial assistance and payment

The amount that patients are expected to pay and the amount of financial assistance offered depends on their insurance coverage, income and assets. Amounts charged to patients will not be more than the amount generally billed to those who have insurance. The Federal Income Poverty Guidelines for family income will be used in determining a sliding fee scale for financial assistance.

4. How to apply for financial assistance

Submit a Financial Assistance Application which includes the following:

- Name, address and date of birth of applicant, spouse and any dependents
- All forms of monthly household income and existing financial assets
- Copy of last payroll check stub

Submit documentation of financial status by providing:

- A copy of last year's tax return and/or record of last three month's income including any social security income.
- A most recent bank statement for checking, savings and investment account balances for validation of income and assets
- Current balance of all FSA, HSA or HRA accounts

Limitations on applying for financial assistance:

- Patients are required to apply for financial assistance on eligible visits within 240 days of first billing statement or within 30 days after a written notice is provided, whichever is greater from the time of first billing.

5. Determining financial assistance

For complete applications, we will:

- Provide written notice of the level of assistance you are eligible for within 30 days
- Send an updated statement that includes the charges, insurance payments and adjustments and the discount for financial assistance
- Give the patient presumptive eligibility for six months after the determination date for the same level of assistance that was determined
- Return payments greater than \$4.99 for visits which are eligible, if there is no other account balance

When a financial assistance application is received, we will suspend any extraordinary collection actions. We also will help you complete your application if necessary.

6. Financial assistance payment guidelines

- Applicants for financial assistance must provide complete and accurate information
- Applicants must respond to all information requests within stated deadlines
- Applicants must contact Winona Health with any billing concerns within 60 days of receipt of bill
- Bills are due within 21 days of notice unless a payment plan has been approved or a financial assistance application has been submitted
- If you do not have a payment plan in place or a financial assistance application submitted for review after 60 days, Winona Health will work with a collection agency and communication regarding the debt will be with the agency
- Scheduled elective services require 50 percent payment with the remaining 50 percent due within 21 days of the date of the first billing statement
- Prepayment for non-emergency services may be required if you have outstanding bills

Please direct financial assistance and payment questions to:

Winona Health Business Office
855 Mankato Ave.
Winona, MN 55987
Cashier's office near clinic entrance

Phone: 507.457.4579
Toll free: 877.201.3731
Mail: P.O. Box 5600, Winona, MN 55987
Email: businessoffice@winonahealth.org

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