**PLAIN LANGUAGE SUMMARY OF FINANCIAL ASSISTANCE POLICY**

# Overview

MGH is committed to offering financial assistance to people who have health care needs and are not able to pay for care. You may be able to get financial assistance if you are not insured, underinsured, not eligible for a government program, do not qualify for governmental assistance (for example Medicare or Medicaid), or who are approved for Medicaid but the specific medically necessary service is considered non-covered by Medical Assistance. MGH strives to make sure that the financial capacity of people who need health care services does not prevent them from seeking or receiving care. This is a summary of the MGH Financial Assistance Policy (FAP).

# Availability of Financial Assistance

You may be able to get financial assistance if you do not have insurance, are underinsured, or if it would be a financial hardship to pay in full the expected out of pocket expenses for services at MGH.

# Eligibility Requirements

Financial assistance is generally determined by total household income based on the *Federal Poverty Level (FPL)*. If you and/or the responsible party’s income combined is at or below 120%of the federal poverty guidelines, you will have no financial responsibility for the care given by MGH. No person eligible for financial assistance under the FAP will be charged more for emergency or other medically necessary care than amounts generally billed to individuals who have insurance covering such care. If you have sufficient insurance coverage or assets available to pay for your care, you may not be eligible for financial assistance. Please refer to the full policy for a complete explanation and details.

# Where to Find Information

There are many ways to find information about the FAP application process, or get copies of the FAP or FAP application form. To apply for financial assistance you may:

* Download the information online at mghwv.com , key words **charity program**
* Request the information in writing by mail or by visiting the Patient Financial Services Center at MGH 401 Sixth Avenue, Montgomery, WV 25136.
* Request the information by calling 304-442-7440 or 304-442-1247.

# Availability of Translations

The Financial Assistance policy, application form, and the plain language summary can be offered in English. MGH may elect to furnish translation aids, translation guides, or provide assistance through use of qualified bilingual interpreter by request. For information about MGH’s Financial Assistance Program and translation services, please call for a representative at **304-442-7440 OR 304-442-1247**.

# How to Apply

The application process involves filling out the financial assistance form and submitting the form along with the supporting documents to MGH for processing. You may also apply in person by visiting the Patient Financial Services Center at the address listed below. Financial assistance applications are to be submitted to the following office:

Patient Financial Services Center

MGH
401 Sixth Avenue
Montgomery, WV 25136