

Plain Language Summary of VCU Health Tappahannock Hospital Financial Assistance Policy

We understand that health care costs are often unexpected. The costs may be more than you can afford. VCU Health Tappahannock Hospital is a not-for-profit company with a mission to provide excellent care to all citizens, without regard for ability to pay.

Assistance with Bills for Emergency and Medically Necessary Care

Our Financial Assistance Policy is for patients who receive *emergency* and *medically necessary* services from VCU Health Tappahannock Hospital and may not be able to pay for that care. If you qualify for help with your bill, you will pay the same or less for *emergency or medically necessary care* than amounts generally billed to patients having insurance under Medicare.

Eligible care includes:

- Emergency medical services provided in an emergency room
- Services for a condition that could get much worse if it is not treated promptly
- Non-elective services provided somewhere other than an emergency room, for a condition that could be life-threatening, and
- Medically necessary services as defined by Medicare (services or items reasonable and necessary for the diagnosis or treatment of illness or injury)
- Care for patients who are referred from a Free Health Clinic to the hospital for diagnostics. These patients are eligible for financial assistance if they are not covered by Medicare, Medicaid or other payment sources.

Elective and non-essential procedures are not eligible:

Our Financial Assistance Policy does not cover medical procedures that are elective. These services are not required for your well-being. They do not fall into the category of emergency and medically necessary care. We ask patients to pay the cost of these services in advance if they do not have insurance.

Facilities covered under the Financial Assistance Policy include:

VCU Health Tappahannock Hospital and all locations that operate as a department of VCU Health Tappahannock Hospital.

Facilities or services NOT covered under the VCU Health Tappahannock Hospital Financial Assistance Policy:

- Riverside Medical Group Physicians
- MCV Physicians
- Contracted physician groups such as Radiologists, Anesthesiologists and Pathologists
- M.D. Express locations

How Do I Qualify for Financial Assistance?

Patients can qualified for financial assistance through presumptive charity using third party scoring software when available. Otherwise patients must submit a complete financial assistance application. The financial assistance application is available at the patient registration areas of each Hospital Facility and may also be downloaded from the internet, free of charge at:

<https://www.vcuhealth.org/locations/tappahannock/tappahannock-hospital/financial-assistance> .

Documents: In order to process your financial assistance application, you may need to provide bank statements, income tax returns, check stubs and other forms of information to determine financial assistance liability

To receive full write off (pay nothing on your bill) or discount, you must meet these guidelines:

1. Scheduled for or have received services at a VCU Health Tappahannock Hospital facility.
2. Meet one of the following:
 - a. Are a U.S. citizen; or
 - b. Carry a United States Permanent Resident Card (USCIS Form I-551); or
 - c. Live within 50 miles of one of the VCU Health Tappahannock Hospital locations
3. Meet one of the criteria below:
 - a. Be uninsured and have household income at or below 200% of the Federal Poverty Level to receive a 100% write off; or
 - b. Be insured and have household income at or below 200% of the Federal Poverty Level to receive a 100% write off of patient liability after insurance has paid; or
 - c. Be uninsured with a household income between 200% and 400% of the Federal Poverty Level will receive a 75% write off of eligible billed charges.

Uninsured Patients Not Qualifying for Financial Assistance:

Patients who don't have insurance and don't meet the financial assistance criteria above can receive a 50 percent discount on billed charges.

Where can I learn more about the Financial Assistance Policy?

You can learn more about VCU Health Tappahannock Hospital's financial assistance program online at <https://www.vcuhealth.org/locations/tappahannock/tappahannock-hospital/financial-assistance> . You can get free copies of the following documents in English, Spanish, Korean and Vietnam languages. We will also help you with translation to other languages.

- Financial Assistance Policy (FAP)
- Financial Assistance Application
- Patient Liability Assistance Policy
- Plain Language Summary of the FAP
- Provider List
- Collections Process policy

You may obtain free copies by mail or by visiting any VCU Health Tappahannock Hospital Admissions Department. If you have other questions, need assistance in completing a financial assistance application or want information by mail, please call or visit our Customer Service Center:

- Customer Service Center – 1-800-621-7677 or 757-989-8830; option #3
- Customer Service Center
608 Denbigh Blvd. Ste. 500A
Newport News, VA 23608

Community Health Needs Assessment (CHNA)

In order to better meet our mission, VCU Health Tappahannock Hospital completes a comprehensive CHNA every three years for each of the communities we serve. This process allows VCU Health Tappahannock Hospital to take an in-depth look at each individual area, focus on demographic and public health indicators, as well as connect with community members about what health issues are important to them. We invite you to review the Community Health Needs Assessment and Implementation Strategy.

<https://www.vcuhealth.org/locations/tappahannock/tappahannock-hospital/community-health-needs-assessment>