



Financial Assistance Policy – Plain Language Summary

Financial Assistance Offered

National Jewish Health wants to help patients who do not have health insurance. We also want to help patients who need help paying their hospital bills. National Jewish Health is a nonprofit health care company. We care about our patients and the communities we serve. We offer financial assistance for services that are medically required.

We offer financial assistance only for health care services received at one of our locations. This help can also cover health care given by National Jewish Health medical staff. We do not help with travel, food, lodging, medical equipment or drug expenses. National Jewish Health maintains the privacy and dignity of each patient. Any information included with the financial assistance application is protected. That information will not be shared. We strictly follow the Health Insurance Portability and Accountability Act (HIPAA).

Eligibility Requirements

We give financial assistance based on insurance coverage, income, family size, assets, and other issues. We also use the Federal Poverty Level guidelines. See **Schedule 1** for the Financial Assistance Income and Discount Schedule. It shows Federal Poverty income levels.

You must completely follow the application process. The application may require copies of tax returns, bank statements and pay stubs. You can find examples of these documents on the application form.

Eligible Services and General Guidelines

Financial assistance may also help pay for co-insurance and deductible amounts. It does not apply to co-payment amounts for physician services. Financial assistance also does not apply to any patient balance amounts required by Medicaid or other need-based programs.

Financial assistance is not available when your insurance plan denies access to National Jewish Health.

How to Apply for Assistance

You may apply for financial assistance at any time. You may apply before, during or after your care. You have up to 240 days after the date of your initial patient responsibility statement to apply. We will send financial assistance information with your billing statement. An application is also attached on **Schedule 2**. You may ask for a copy of the Financial Assistance Policy (FAP) and Financial Assistance application.

Ask for it at any National Jewish Health facility. You may also ask for it in the Financial Counseling and Admissions areas. If you want a copy mailed to you, call the number below.

Contact for Information and Assistance

- Contact the Financial Counseling Department to get more information about the FAP. They can also help you with the Financial Assistance application process.
- Call: 303-398-1065
- Visit: the Financial Counseling office is located near the entrance on the main campus.

For Non-English Speakers

Get a translation of the FAP, the application and the Plain Language Summary at www.njhealth.org/FinancialAssistance. The policy, summary and application are available in English, Spanish, French, Arabic, Russian, Chinese, Korean, and Vietnamese.

No More Than Amount Generally Billed (AGB)

If you qualify for financial assistance, you cannot be charged more than the amounts generally billed. These are the amounts charged to individuals who have insurance coverage for similar medical services. See Schedule 3 for more information.

How long will it take?

Make sure your application is complete. Include all the required documents. Missing information will delay your application. When you send in a complete application, you should receive a response within 20 business days. See the application for more information.

What should I do about my bill while I'm waiting?

Start a payment plan arrangement with National Jewish Health. This will help you manage your account while your application is processed.

Collections

If you do not make payments and you do not contact us about payments, we may use a collection agency. This is a third-party group that will contact you for payment. When you have a payment plan, you need to make your payments. Read more about billing and collections in **Schedule 4**.

Notification

We post our FAP in many places. We do this to make our patients, families and communities aware of the policy. It is also posted on signs in the admission and registration areas.