

## Financial Assistance Policy – Plain Language Summary (also available in Spanish)

Children’s of Alabama wants to give uninsured and underinsured patients discounted care that is medically necessary. An individual will not be charged more than amounts generally billed for emergency or other medically necessary care.

**Eligible Patients** – Patients who do not have insurance are automatically provided with a discount. This discount is shown on the billing statement you will receive from the Business Office. Additional discounts are available to those who apply and meet the eligibility requirements.

**Eligible Services** – Emergency and medically necessary healthcare services (inpatient and outpatient) provided by Children’s of Alabama personnel at all locations including the Benjamin Russell campus, Children’s South, Children’s on 3<sup>rd</sup>, and Park Place. Sub-Specialty Physicians and Surgeons, Anesthesiologists, Radiologists, and Psychiatrists are not employed by Children’s of Alabama and are not covered by this policy – see policy for detailed list. This policy does not cover cosmetic, elective, experimental (including biologicals) non-urgent medical treatments or medical supplies/equipment. This policy is not intended to cover services not typically covered by most major health plans. (Additional Discounts may also be available for those who receive care in a Children’s Primary Care location.)

**How to Apply** – financial assistance applications may be obtained/completed/submitted as follows:

- Obtain an application in person from any hospital financial counselor, at any Children’s of Alabama registration location, through the mail by calling the Business Office at **(205)638-5600 or 1-844-750-8950** or online at **www.childrensal.org**.
- Complete the application and attach copies of the supporting documentation as stated in the instructions.
- Mail or deliver the completed application and supporting documentation to:

**By Mail:**

Children’s of Alabama  
Attention: Financial Counseling  
P. O. Box 36549  
Birmingham AL 35236-6549

**In Person (accepted M-F 8:00 AM – 4:30 PM):**

Patient Relations Office – Main Street  
Children’s of Alabama  
1600 7th Ave. South  
Birmingham, AL 35223

**Determination of Financial Assistance Eligibility** – Additional discounts for patients without insurance is based on family income and family size as proven through the application and supporting documentation, based on the Federal Poverty Guidelines (published by the federal government annually) as set forth below:

| <b>Guidelines:</b>  |   |
|---|---|
| <b>If Family income and available assets as a % of FPL for family size is equal to:</b> | <b>Then the Additional Discount is:</b> |
| 0 – 200% of FPL   | 100% discount – Free care               |
| 201% – 300% of FPL  | 50% discount                            |
| > 300% of FPL   | No additional discount                  |

Patients determined eligible for additional discounts will be notified and collection efforts will stop after notification.

When no payment is received for an account and the patient does not qualify for additional discounts, the account will be turned over to a collection agency. The collection agency may contact the patient/family for payment and may report the family to the credit bureaus. Extraordinary collection actions such as liens, lawsuits or garnishments are **not** used by Children’s of Alabama for the non-payment of accounts.

For help or questions, please call the Financial Counseling department at (205) 638- 2722. For a complete copy of the Financial Assistance policy, go to **www.childrensal.org**.