

Plain Language Summary of Hospital Financial Assistance Policy (FAP)

Lower Umpqua Hospital District (LUHD) is committed to providing financial assistance to people who have health care needs and are uninsured, underinsured, ineligible for a government program, or otherwise unable to pay for medically necessary care. Financial assistance is based on their individual financial situation and if it is within LUHD's guidelines for eligibility.

Financial Assistance Guidelines

- Financial assistance is only offered for emergency medical care and medically necessary care. The care must be provided by LUHD. "Medically necessary" refers to services or items that are reasonable and necessary for the diagnosis or treatment of an illness or injury.
- Elective procedures, supplies, and non-medically necessary services are not covered under the program. Services not billed by LUHD are not eligible for the program.
- Eligibility is determined after we review the applicant's financial situation.
- All other payor resources, including governmental payors such as Medicaid, must be used up prior to applying for financial assistance.

Required Documentation to apply for financial assistance:

To be complete, the application must include:

- A complete and signed Financial Assistance application.
- Copies of previous year's Federal Tax Return (Form 1040 or equivalent). Please include all schedules.
- Proof of current income, if any. For example, the last 3 months pay stubs, pension and retirement benefits, Social Security benefits, unemployment compensation, Workers Compensation, Veteran's benefits, etc. If a person has no source of income, a letter of hardship and/or a letter of support will be accepted. Other documents may be asked for by LUHD to confirm information on the application.

Program Qualifications

- Financial assistance will be given to a person if their annual gross income meets certain criteria. Annual gross income includes the annual income of all family members over the age of 18.
- Patients whose family income is below 200% of the Federal Poverty Level (FPL) are eligible to receive full financial assistance.
- Patients whose family income is at or above 200% but less than 400% of the FPL are eligible to receive services that are discounted. The discount amount is on a sliding fee schedule updated annually based on current published FPL levels on the Federal Register and requirements of the State of Oregon and IRS.
- If the application information is found to be fraudulent, we reserve the right to deny the application.

How Do I Get Copies of the Financial Assistance Policy and Application?

- Copies of the Financial Assistance Policy and Application are available upon request.
- All documents are provided free of charge.
- All documents can be mailed upon request.
- All documents are available on the LUHD web site- www.lowerumpquahospital.org.
- To get copies of these documents, you can contact LUHD:
 - Phone: (541) 271-2171
 - In Person: LUH Admitting Office, 600 Ranch Rd., Reedsport, OR 97467

Additional Discounts that May Apply

Additional discounts may apply based on prompt pay and situations where the patient or guarantor are completely uninsured.

What if I Have Questions or Need Help Filling Out the Application?

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 - In Person: LUH Admitting Office, 600 Ranch Rd., Reedsport, OR 97467