Financial Assistance

As part of its charitable mission, Legacy Healthcare Services, Inc. ("Legacy") appropriately serves patients in difficult financial circumstances and offers financial assistance to those who have an established need to receive medically necessary services and meet criteria for assistance.

Legacy determines the need for financial assistance by reviewing the particular services requested, insurance coverage or other sources of payment, and current financial situation. This method allows for a fair and accurate way to assist patients who are experiencing financial hardship. Partial or full charity care will be granted based on the individual's ability to pay.

Eligible individuals include patients who do not have insurance or other financial resources and patients who have insurance, but are underinsured. Patients must cooperate with any insurance claim submission requirements and exhaust their insurance or potential insurance coverage before becoming eligible for financial assistance.

Other factors affecting eligibility are as follows:

- ***Income and Expenses***: Patients may be required to provide monthly income and expense amounts to facilitate the financial assistance evaluation process. In the event a patient is not able to identify demonstrated funding resources, Legacy may take into account various factors to determine the amount of charity care potentially available, including the patient's income compared to Federal Poverty Income Guidelines, expenses the patient may have, the types of services required and other assistance options available within the community.
- ***Evaluation of Assets***: The patient's household savings, checking, investment assets, real property assets, and overall financial position may be considered depending on the circumstances.
- ***Nature of the Medical Condition or Care Required***: All services considered urgent or emergent will be provided regardless of the ability to pay.
- ***Additional Considerations***
  - Legacy will review any special circumstances that the patient would like to submit for consideration.
  - Eligibility is contingent upon patient cooperation and submission of all information that Legacy deems necessary in order to determine the level of any financial assistance that may be considered.
  - Eligibility for charity care is contingent upon patient's full participation with the qualification process, including application to Medicaid or other form of medical assistance if eligible, and a signed authorization form allowing claims to be filed to the insurer.

Identification of Patients Who May Be Eligible
There are a number of ways a patient can be identified and evaluated for financial assistance prior to services being provided. The following is a non-exhaustive list of examples for identification prior to receiving services:

- Patients or their representatives may request financial assistance.
- Legacy employees may refer patients to a Legacy financial counselor or business office representative.
- Referring physicians may refer patients.
- Revenue Cycle department team members may identify financial need through conversations with patients regarding billing and payment options.

Applying for Financial Assistance and Charitable Care

Patients who request to be considered for financial assistance or who have been identified as potentially eligible for financial assistance will be informed of the process before receiving services. The process may be waived or suspended due to medical necessity, including timing and urgency of care.

A Legacy Revenue Cycle representative will review all requests for charity care or financial assistance, including all documentation submitted by the patient to support eligibility for financial assistance. To qualify for a financial assistance discount, patients must provide us with the necessary information and documentation to determine whether any forms of outside financial assistance are available. Legacy reserves the right to deny financial assistance if a patient fails to cooperate with this process. The Financial Counselor or Revenue Cycle representative will consult the financial assistance authorization guidelines and review the financial information submitted for consideration. Once a financial assistance decision has been made, each applicant is notified of the decision prior to receiving services.

To request financial assistance, please speak with a Legacy employee at your local clinic, or call Legacy's Customer Service at 1-800-693-5404.