

PATIENT INFORMATION SHEET/ PLAIN LANGUAGE SUMMARY: BILLING AND FINANCIAL ASSISTANCE POLICY

Overview of MMC's Financial Assistance Policy: Mercy Medical Center (MMC) provides and promotes health services for the people of Baltimore of every creed, race, economic, and social condition. In the spirit of its sponsor, the Sisters of Mercy, MMC has a special commitment to the underserved and the uninsured.

MMC provides emergency care to all patients without regard to their ability to pay for such services. MMC also accepts, within the limits of its financial resources, all patients who require non-emergency hospital services, without regard to their ability to pay for such services. These policies do not preclude MMC from reviewing:

- The patient's ability to pay;
- The availability of insurance benefits; or
- The patient's eligibility for Medical Assistance.

Consistent with MMC's Financial Assistance Policy, patients with family income below approximately 400% above the federal poverty guidelines (issued each year by the U.S. Department of Health and Human Services) may be eligible for emergent and medically necessary hospital services at no charge or at a reduced charge based on a sliding scale of income ("Financial Assistance"). MMC's Financial Assistance program is more generous than that required by Maryland law.

How the Financial Assistance Process Works: When you become a patient, MMC will provide information about its Financial Assistance Policy, and upon request, assist you with enrolling in publicly funded programs or applying for Financial Assistance. In order to qualify for Financial Assistance, a patient must be a Maryland resident and have family income at or below 400% of the Federal Poverty Level and cannot be eligible for Medicaid or other social service programs. The amount of Financial Assistance is generally determined using a sliding scale for income and taking into account other considerations, such as existing medical debt and assets. For additional details on eligibility requirements, please see MMC's Financial Assistance Policy, available at: <https://mdmercy.com/about-mercy/policies-and-corporate-documents>.

No individual who is eligible for Financial Assistance under MMC's Financial Assistance Policy will be billed an amount for medically necessary or emergency medical care that is more than the amount generally billed to individuals who have insurance covering such care.

How to Apply for Financial Assistance: To obtain free copies of MMC's Financial Assistance Policy, Application, or this Patient Information Sheet / Plain Language Summary:

- Visit <https://mdmercy.com/about-mercy/policies-and-corporate-documents> and download a copy.
- Log into your MyChart Account at <https://mychart.mdmercy.com/MyChart/inside.asp?mode=custsv> and request a copy.
- Call Customer Service at 410-951-1700 and request a copy.
- Visit the MMC billing office, admissions office, business office, and emergency department.

- Submit a request by mail to:

Mercy Health Services
Attn: Patient Accounting
16th FL, McAuley
301 St Paul Place
Baltimore, MD 21202

Language translations for the Financial Assistance Policy, Application, and Patient Information Sheet / Plain Language Summary are available at the locations listed above. MMC can also provide interpreter services upon request by calling Customer Service at 410-951-1700.

If you have any questions or need assistance completing your Application, please contact Financial Counseling at 410-332-9273. Completed Applications can be faxed to 410-951-1719 or mailed to the address above.

Patient's Rights and Obligations: MMC encourages patients to seek information and assistance related to their financial obligations to MMC and their eligibility for Financial Assistance. Each patient's circumstance is unique, but all patients have similar rights and obligations:

- Patients may request a Financial Assistance Application at any point in the billing and collection process.
- Patients may apply for Medical Assistance through MMC or directly with the Maryland Department of Health. MMC offers an on-site State case worker to assist.
- Patients should contact the MMC billing office with any questions related to their bill, collection activities or to request a copy of MMC's Financial Assistance Policy.
- Patients are responsible for satisfying their financial obligations.
- Patients are responsible for providing timely, accurate information which is needed to verify insurance coverage or to determine eligibility for Financial Assistance, if they seek such assistance.
- Patients may request a written estimate of the total charges for hospital nonemergency services, procedures, and supplies that are reasonably expected to be provided by MMC.

Additional Information and Resources: If you have any questions regarding an MMC bill, your financial obligations, or want more information about MMC's Financial Assistance Policy or Application process, or Maryland's Medical Assistance program, you are encouraged to use the following contact information:

- MMC Billing Inquiries / Statements: (410) 951-1700
- MMC Financial Assistance Application: (410) 332-9273
www.hscrc.state.md.us/consumers_uniform.cfm
- MMC Financial Counseling (410) 332-9273
- MMC / Maryland Medical Assistance (410) 332-9396 or 9273
- Maryland Medical Assistance (800) 332-6347 or TTY (800) 925-4434
www.dhr.state.md.us

Please Note: Fees for physician services provided at MMC are NOT included in the Hospital bill. Physician services are billed SEPARATELY. In addition to a fee for physician services, MMC is permitted to bill outpatients a facility fee for use of the hospital facilities, supplies, and equipment.