Park Nicollet Health Services Financial Assistance Policy Summary
April 2014

a. Park Nicollet Health Services, as a nonprofit organization, is committed to providing quality medical care to our patients, including those in financial difficulty. As a result, our financial assistance program is available based upon eligibility guidelines that focus on a patient's ability to pay for required healthcare services performed at Park Nicollet Health Services. The program is designed to help individuals who are in financial difficulty and are unable to qualify for government programs, such as Medical Assistance. Certain patients and their guarantors (the individual responsible for paying the bill) may be eligible for Park Nicollet Health Services financial assistance. Part or all liability may be waived for qualifying applicants as defined below.
    1) The purpose of the financial assistance program is to provide episodic help, not long-term, free care. Guarantors must reapply for assistance for each visit at Park Nicollet Health Services.
    2) Eligibility Criteria:
        i. The guarantor is responsible for the first $200 self pay balance from eligible service received at a Park Nicollet Health Services facility.
            a. Guarantors who are uninsured for hospital services and qualify for our financial assistance program are eligible for a discount according to our agreement with the Attorney General's Office. In these cases, the guarantor will not be required to pay the first $200 self pay balance for qualifying hospital services if the discount results in a guarantor balance less than $200. The discount is established at the average contractual discount for Park Nicollet Health Service's largest contract payor. This discount is currently 25.5% of gross charges.
        ii. The patient must be a resident of Minnesota (minimum of 30 days prior to receipt of service) or in our service area for reasons unrelated to their health.
            a. Some excluded services are elective, not medically necessary or cosmetic services, as well as balances that would be paid by insurance, like Medicare, Medicaid, automobile, worker's compensation or liability insurance.
        iii. Guarantor must provide evidence that they would be denied government benefits such as Medical Assistance, or proof of denial.
        iv. Guarantor must complete a financial assistance application and meet minimum guidelines as defined below to participate.
        v. Guarantor must supply documentation of income (a copy of their most recent Federal 1040 tax return including all applicable schedules and/or the benefit letter for Social Security, unemployment or disability benefits) as requested in order for application to be reviewed. Income criteria are based on 275% of the Federal Poverty Guidelines. Guarantors may be eligible for partial financial assistance with income up to 385% of the

Federal Poverty Guidelines. Income levels associated with this guideline vary, based on family size.

vi. Guarantor must supply documentation of assets such as cash and other liquid assets in order for application to be approved. Liquid assets include cash property that can be easily converted to cash, such as savings and checking accounts, stocks, bonds, certificates of deposit, annuities and money market accounts. Liquid assets in excess of $20,000 are included in the income calculation. To assist in evaluating financial assistance for applicants with financial means exceeding that outlined in the Park Nicollet Health Services financial assistance program, the following criteria will be considered:

   a. Liquid assets (as defined above) in excess of $20,000 will be considered the same as family income for this calculation.
   b. Self-pay responsibility will be capped at 25% of prior year income and current eligible assets.

3) Assistance in applying for Park Nicollet Health Services financial assistance and government healthcare benefits may be provided by Park Nicollet Health Services to those unable to independently complete the application process on their own behalf. This service is offered at no cost to eligible patients. Guarantors can contact Park Nicollet Health Services Patient Financial Services at 952-993-7672 for more information.

4) If a guarantor submits an application for financial assistance after the account has been referred to an third party collection agency, Park Nicollet Health Services will suspend all collection activity until the guarantor's application has been processed and the guarantor notified.

5) Park Nicollet Health Services financial assistance application is available for printing from our website at parknicollet.com/FA or by calling Patient Financial Services at 952-993-7672. The application is available in English and Spanish.