

St. Joseph's/Candler Financial Assistance Policy

For St. Joseph's Hospital, Candler Hospital, SJ/C Medical Group and SJ/C Oncology Services

St. Joseph's/Candler (SJ/C) provides healthcare services to all patients regardless of their ability to pay and offers financial assistance to those who cannot pay. Uninsured and underinsured patients whose household income is less than or equal to 500% of the Federal Poverty Level (FPL) are eligible, with the level of discount determined based on the patient's household income as a percentage of FPL, personal assets and amount of medical debt. FAP-eligible individuals can't be charged more than the amounts generally billed (AGB) for emergency or other medically-necessary care.

What is the application process?

- Free copies of the application may be obtained in-person from Patient Registration, Cashiers Office or our Financial Counselors; by mail from SJ/C Customer Service or the Self-Pay Billing Office; and on-line at **www.sjchs.org**.
- Patients must complete a one-page application and furnish proof of income, as provided in the application.
- The completed application and proof of income must be mailed to:

SJ/C Patient Accounts	
5353 Reynolds Street	Applications may also be dropped off to the Hospital
Savannah, GA 31405	Cashiers or faxed to 912-819-8639.

• No patient eligible for financial assistance will be charged more for emergent or other medically necessary care than the amounts generally billed to individuals with insurance that would cover such care.

When is the application due?

• There is no time limit to apply for financial assistance. A patient with an approved payment plan who can no longer make payments, or a patient whose account has been referred to collections may still apply.

What is the approval process?

- Upon receipt of the completed financial assistance application, billing continues, but collection activities associated with the patient's account are put on hold until the patient's application can be reviewed and eligibility for financial assistance can be determined. The review will be completed within fifteen (15) working days.
- Once the application is reviewed, SJ/C will contact the financial assistance applicant by mail to:
 - ✓ Request additional information;
 - \checkmark Inform the applicant of their application's disapproval and the reason for the disapproval; or
 - ✓ Inform the applicant of their application's approval, the percentage discount applied to their patient account, and the amount, if any, still owed.

Where is more information available?

- More information is available on the web at <u>www.sjchs.org</u>.
- You can also find information on the SJ/C Patient Web Portal called iConnect located on our website.
- You can call:

Financial Counselor		Customer Service	
St. Joseph's Hospital	912-819-2434	St. Joseph's Hospital	912-819-8455 or
Candler Hospital	912-819-8246 or	Candler Hospital	800-374-7054
	912-819-8094		
SJ/C Medical Group	912-819-5838	SJ/C Medical Group	912-819-7447
SJ/C Oncology Services	912-819-5838	SJ/C Oncology Services	912-819-7447