



# Financial Assistance Policy Plain Language Summary ("PLS")

Salem Medical Center ("SMC") Financial Assistance Policy ("FAP") exists to provide eligible patients, partially or fully-discounted emergency or other medically necessary healthcare services provided by SMC. Salem Medical Center will be hereinafter referred to as "Hospital." Patients seeking financial assistance must apply for the program, which is summarized herein.

## Eligible Services

Emergency or other medically necessary healthcare services provided by and billed by Hospital. The FAP only applies to services billed by Hospital. Other services which are separately billed by other providers, such as physicians or laboratories, may not be covered under the FAP.

## Eligible Patients

Patients receiving eligible services, who submit a complete Financial Assistance Application ("Application") (including all required supporting documentation/information), and who are determined eligible for financial assistance by the Hospital.

## How to Apply

The FAP and related Application may be obtained/completed/submitted as follows:

- At any Hospital Admissions, Outpatient or Emergency Room registration area.
- Request documents to be mailed to you by calling Hospital's Patient Access Department at 310 Woodstown Road, Salem, NJ 08079. Request documents by mail at: Attention: Financial Counseling, Salem Medical Center, 310 Woodstown Road, Salem, NJ 08079

- Request documents by visiting in-person at Salem Medical Center, located at 310 Woodstown Road, Salem, NJ 08079. Office hours are Monday – Friday from 8:30 am to 5:00 pm.
- Download the documents from the SMC website:  
<https://www.smc.health/patient-tools/>
- Mail completed applications (with all required documentation/information specified in the application instructions) to: Attention: Financial Counseling, Salem Medical Center, 310 Woodstown Road, Salem, NJ 08079.

### Determination of Financial Assistance Eligibility

In general, Eligible Patients may receive financial assistance, using a sliding scale, if they are uninsured or if they are underinsured and their family gross income is at or below 500% of the Federal Government’s Federal Poverty Level (“FPL”). Eligibility for financial assistance means that Eligible Patients will have their care covered fully or partially and will not be billed more than “Amounts Generally Billed” (“AGB”) to insured persons (AGB, as defined in IRC Section 501(r) by the Internal Revenue Service). Financial assistance levels, based solely on family gross income and FPL, are:

- Family Gross Income at 0 to 200% of FPL Full Financial Assistance; \$0 is billable to the patient.
- Family Gross Income at 201 to 500% of FPL Partial Financial Assistance; AGB is maximum billable to the patient. Note: Other criteria beyond FPL are also considered (i.e., availability of cash or other assets that may be converted to cash, and excess monthly net income relative to monthly household expenditures), which may result in exceptions to the preceding. If no family income is reported, information will be required as to how daily needs are met. The Hospital’s Financial Counseling department reviews submitted applications which are complete, and determines financial assistance eligibility in accordance with the Hospital’s FAP. Incomplete applications are not considered; however, applicants are notified and given an opportunity to furnish the missing documentation/information. The FAP, Application and PLS are available in English and in the primary language of populations with limited

proficiency in English (“LEP”) that constitute the lesser of 1,000 individuals or 5% of the community served by the hospital’s primary service area. Translated versions are available upon request in person at the addresses above; and on the SMC website. For help, assistance or questions please call the Hospital’s Patient Access Department located at 310 Woodstown Road, Salem, NJ 08079 or visiting in-person at Salem Medical Center, Patient Access Department which is open from 8:30am to 5:00pm.