

Munson Healthcare

Financial Assistance Program - Plain Language Summary

Munson Healthcare Financial Assistance Program exists to provide eligible patients partially or fully discounted emergent or medically necessary care. Patients seeking Financial Assistance must apply for the program, which is summarized below.

Eligible Services

- Emergent and/or medically necessary healthcare services.
- Emergency medical services provided by a Munson Healthcare provider.
- Services for a condition which, if not promptly treated, would harm the individual's health.
- Non-elective services provided in life-threatening circumstances in a non-emergency setting.
- Medically necessary services, evaluated on a case-by-case basis at Munson Healthcare's discretion.

Eligible Patients

Patients receiving eligible services, who submit a complete Financial Assistance Application (including all required documentation) and whose family income is at or below the 400% of the current Federal Poverty Guidelines.

How to apply

- Download an application from MHC's website at: www.munsonhealthcare.org/financialhelp
- Request an application by calling: (231) 935-2350
- Email the Financial Assistance Department at: MHC-financialassistance@mhc.net

- Financial Assistance Applications may be obtained, or submitted at any of the Munson Healthcare facilities below:
 - Cadillac Hospital, 400 Hobart St., Cadillac, MI 49601, Attn: PAS-Financial Assistance Dept.
 - Charlevoix Hospital, 14700 Lake Shore Dr., Charlevoix, MI 49720, Attn: PAS-Financial Assistance Dept.
 - Grayling Hospital, 1100 E Michigan Ave., Grayling, MI 49738, Attn: PAS-Financial Assistance Dept.
 - Kalkaska Memorial Health Center, 419 S. Coral St., Kalkaska, MI 49646 Attn: PAS-Financial Assistance Dept.
 - Manistee Hospital, 1465 E. Parkdale Ave., Manistee, MI 59660, Attn: PAS-Financial Assistance Dept.
 - Munson Medical Center, 1105 Sixth St., Traverse City, MI 49684, Attn: PAS-Financial Assistance Dept.
 - Otsego Memorial Health Center, 825 N Center Ave., Gaylord, MI 49735, Attn: PAS-Financial Assistance Dept.
 - Paul Oliver Memorial Hospital, 224 Park Ave., Frankfort, MI 49635, Attn: PAS-Financial Assistance Dept.

The Financial Counseling/Assistance department can also help you sign up for insurance coverage through the Marketplace at <https://www.healthcare.gov/>, or the State of Michigan Medicaid Programs at www.michigan.gov/mibridges.

Determination of Financial Assistance Eligibility

Generally, patients may qualify for financial assistance, based on their family income level.

- Patients with family income of 200% or less of the Federal Poverty income level are eligible for a discount of 100% of gross charges.
- Patients with family income of 201% to 300% of the Federal Poverty income level are eligible for a discount of 75% of gross charges.
- Patients with family income of 301% to 400% of the Federal Poverty income level are eligible for a discount of 65% of gross charges.

Eligible patients will not be charged more than the amounts generally billed (AGB) for emergent or other medically necessary care (defined by IRS Section 501r).

For Free Copies of the Policy and Application:

- Use the contacts listed above.
- The Financial Assistance or Credit and Collection policy, this summary, or an application are available in other languages upon request or by visiting the website listed above.