# PLAIN LANGUAGE SUMMARY
# OF FINANCIAL ASSISTANCE POLICY

**Overview**

UPMC is committed to offering financial assistance to people who need emergency and other medically necessary care and are not able to pay for this care. You may be able to get financial assistance if you are not insured or underinsured and meet the eligibility requirements. You may also be able to receive financial assistance if paying your out-of-pocket expenses is seen as a financial hardship for you. UPMC strives to make sure that the financial capacity of people who need health care services does not stop them from seeking or getting care. This is a summary of the UPMC Financial Assistance Policy (FAP).

**Availability of Financial Assistance**
You may be able to get financial assistance if you do not have insurance, are underinsured, or if it would be a financial hardship to pay in full the expected out of pocket expenses for the emergency and other medically necessary care you received at UPMC. Please note that there are certain service exclusions that are not typically eligible for financial assistance, including, but not limited to transplants, cosmetic services, and other services.

**Eligibility Requirements**
Financial assistance is generally determined based upon need which is decided by a review of household income based on the *Federal Poverty Level (FPL)* and the amount of patient responsibility. If you and/or the responsible party's income combined is at or below 250% of the federal poverty guidelines, you will have no financial responsibility for the care given by UPMC. If you fall between 250 and 400%, you may get discounted rates for the care given by the provider. No person eligible for financial assistance under the FAP will be charged more for emergency or other medically necessary care than amounts generally billed to individuals who have insurance covering such care.  If you already qualify for certain types of governmental aid we may, in certain cases, presume you are eligible for financial assistance. If you have sufficient insurance coverage or are determined to have enough income available to pay for your care, you may not be eligible for financial assistance. Please read the full policy for a complete explanation and details.

**Where to Find Information**
There are many ways to find information about the FAP application process, or get copies of the FAP or FAP application form. To apply for financial assistance, you may:
- Download the information online at **UPMC.com/PayMyBill** and select "Learn more about our financial services."

- Request the information or assistance in writing by mail or by making an appointment to visit the Patient Financial Services Center at UPMC Quantum 1 Building, 2 Hot Metal Street, Pittsburgh, PA 15203 by calling 1-800-371-8359, option #4.
- Request the information or assistance by calling **1-800-371-8359**, option #2.

**Availability of Translations**

The Financial Assistance policy, application form, and the plain language summary can be offered in English, Spanish, Arabic, French, Italian, Nepali, Russian, Chinese, Large Print, and Braille. UPMC may give you translation aids; translation guides, or provides assistance through use of qualified bilingual interpreter by request. For information about UPMC's Financial Assistance Program and translation services, please call for a representative at **1-800-371-8359**, option #2.

**How to Apply**

The application process involves filling out the financial assistance form and submitting the form along with the supporting documents to UPMC for processing. You may also make an appointment to apply in person at the address listed below by calling 1-800-371-8359, Option #4. Financial assistance applications should be sent to the following office:

> **Patient Financial Services Center**
> UPMC
> Quantum 1 Building
> 2 Hot Metal Street
> Pittsburgh, PA 15203

Patients of UPMC Kane and UPMC Somerset can mail application materials to the appropriate address below:

> **UPMC Kane**
> 4372 Route 6
> Kane, PA 16735
> 814-837-8585

> **UPMC Somerset**
> Attn: Cashier
> 225 S. Center Avenue
> Somerset, PA 15501
> 814-443-5002