

Financial Assistance Policy Plain Language Summary

The HackensackUMC Palisades Financial Assistance Policy/Program (FAP) exists to provide eligible patients, partially or fully-discounted emergency or other medically necessary healthcare services provided by the HackensackUMC Palisades and a substantially related entity (as defined by the IRS). HackensackUMC Palisades and any substantially related entity are hereinafter referred to as HackensackUMC Palisades. Patients seeking Financial Assistance must apply for the program, which is summarized herein.

Eligible Services - Emergency or other medically necessary healthcare services provided by HackensackUMC Palisades and billed by HackensackUMC Palisades. The FAP only applies to services billed by HackensackUMC Palisades. Other services which are separately billed by other providers, such as physicians, are not eligible under the FAP.

Eligible Patients - Patients receiving eligible services, who submit a complete Financial Assistance Application (including related documentation/information), and who are determined eligible for Financial Assistance by the HackensackUMC Palisades.

How to Apply – FAP and related Application Form may be obtained/completed/submitted as follows:

- Download the documents from the HackensackUMC Palisades website: <https://www.palisadesmedical.org>.
- Paper copies of the FAP, Application and PLS are available upon request by mail, without charge, and are provided in various areas throughout the Medical Center including Main Registration desk, Emergency Room, and Patient Financial Services Department.
- Request documents to be mailed, by calling the Medical Center's Patient Financial Services Dept. at 201-854-5092.
- Visiting in-person (1st Floor – Lobby):
 - HackensackUMC Palisades
 - Patient Financial Services Department
 - 7600 River Road
 - North Bergen, New Jersey 07047
- Mail completed applications or deliver in person (with all documentation/information specified in the application instructions) to:
 - HackensackUMC Palisades



Patient Financial Services Department
7600 River Road
North Bergen, New Jersey 07047

- At the HackensackUMC Palisades Main Registration desk or Emergency Room desk.

Determination of Financial Assistance Eligibility - Generally, Eligible Persons are eligible for Financial Assistance, using a sliding scale, when their Family Income is at or below 500% of the Federal Government's Federal Poverty Guidelines (FPG). Eligibility for Financial Assistance means that Eligible Persons will have their care covered fully or partially, and they 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 Income and FPG, are:

- Family Income at 0 to 200% of FPG-----Full Financial Assistance; \$0 is billable to the patient.
- Family Income at 201 to 500% of FPG-----Partial Financial Assistance; AGB is maximum billable to the patient.

Note: Other criteria beyond FPG 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 HackensackUMC Palisades Patient Financial Services Dept., reviews submitted applications which are complete, and determines Financial Assistance Eligibility in accordance with the HackensackUMC Palisades Financial Assistance Policy. Incomplete applications are not considered, but applicants are notified and given an opportunity to furnish the missing documentation/information.

HackensackUMC Palisades also translates its FAP, FAP application form and the plain language summary of its FAP in other languages wherein the primary language of the residents of the community served by the Medical Center represents 5 percent or 1,000; whichever is less; of the population of individuals likely to be affected or encountered by HackensackUMC Palisades. Translated versions FAP are available upon request in person at the address below; and on the HackensackUMC Palisades website.

For help, assistance or questions please visit or call: HackensackUMC Palisades Patient Financial Services Department located at 7600 River Rd, North Bergen, New Jersey 07047; visiting In-person, come to 1st Floor - Lobby or call 201-854-5092, Monday through Friday from 8:30 AM-5PM