

## **Inova Financial Assistance Policy Plain Language Summary**

Inova's mission is to provide world-class healthcare – everytime, every touch – to each person in every community we have the privilege to serve. As part of that mission, Inova provides emergency and other medically necessary health care for individuals regardless of their ability to pay. Inova also provides patients with Financial Assistance (charity care) discounts based on the Inova Financial Assistance Policy.

To receive Financial Assistance discounts, patients must complete a Financial Assistance Application and submit documentation of their income, family size, and residency within Virginia. The following paragraphs summarize Inova's policy and how the Financial Assistance process works.<sup>1</sup>

### **What services are eligible for Financial Assistance discounts?**

Inova provides financial assistance for emergency and other medically necessary services provided by Inova hospitals, by some other Inova facilities, and by some physicians. Elective services (for example, bariatrics and cosmetic surgery) are not covered, and services provided by your physician also may not be covered by this policy.

Please refer to the full Financial Assistance Policy (which is available online at <http://www.inova.org/patient-and-visitor-information/financial-help/index.jsp>) for a complete description of eligibility requirements, the discounts offered, and a detailed list of facilities and providers covered by this policy.

### **Who is eligible for Financial Assistance?**

Low income patients and patients with extraordinarily high medical bills may be eligible for Financial Assistance from Inova. Inova compares patient income, as documented in the Financial Assistance Application, to Federal Poverty Guidelines to determine eligibility.

Inova also reviews residency status. To receive discounts for emergency services, patients must have established residency for 30 days or more in Virginia.

Inova provides patients who have no insurance, whose income is up to four times the Federal Poverty Guidelines, and who meet the residency requirements a 100 percent Financial Assistance Discount (free care).

Inova also provides a Financial Assistance discount for low-income patients with insurance, to assist with the cost of co-payments and deductibles. Catastrophic Financial Assistance also is available for patients with extraordinarily high medical bills.

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<sup>1</sup> This summary is not a complete description of the Financial Assistance Policy. Financial Assistance is granted based on the entire Policy only.

Before granting Financial Assistance, Inova requires uninsured patients to apply for Medicaid or another type of government subsidized health insurance, including traveler health programs or any organizational programs, such as those administered by foreign governments or international organizations/corporations for affiliated persons.

No Inova hospitals, entities, or providers covered by this policy will charge individuals eligible for Financial Assistance more than amounts generally billed to insured individuals.

### **How can I apply for Financial Assistance?**

The Application and additional information about Inova's Financial Assistance Policy are available online at <http://www.inova.org/patient-and-visitor-information/financial-help/index.jsp>. You also can request a free copy of the Financial Assistance Policy and the Application by mailing a request to:

Inova Patient Financial Services  
8095 Innovation Park Drive  
Fairfax, VA 22031

Patients must complete the Application and return the completed form along with required documentation to the address above.

Translations of the Financial Assistance Policy, the Application, and this summary are available online and by request.

Patients can obtain assistance with the application process by contacting a Financial Quality Coordinator by calling 571-472-5880.

Patients also can ask members of Inova's patient registration staff about the policy and the application process.