

About Healthcare Financial Assistance

Northwestern Lake Forest Hospital is a nonprofit hospital that offers a range of financial assistance programs to ensure that quality healthcare is accessible to everyone including those who are least able to afford it. Uninsured patients as well as those with medical insurance but who may be left with balances they cannot afford to pay may qualify for the following financial assistance programs:

Our Free Care Program offers free care based on family size and income of up to 250 percent of the federal poverty guidelines and other criteria. If you are actively enrolled in any of the following types of programs, have a family size and income of up to 250 percent of the federal poverty guidelines, and you are an Illinois resident, then you do not have to complete an application for assistance with your hospital bill.

- Women, Infants and Children Nutrition Program (WIC)
- Supplemental Nutrition Assistance Program (SNAP)
- Illinois Free Lunch and Breakfast Program
- Low Income Home Energy Assistance Program (LIHEAP)
- An approved community based medical care program
- Grant assistance for medical services

Please show proof of your active enrollment in one of these programs either at the time of your hospital visit or soon after to receive assistance with your bill.

You also qualify for our Free Care Program and do not have to complete a Financial Assistance application if you are homeless or eligible for Medicaid but not on the date of your hospital visit. In addition, patients who are Illinois residents with mental incapacitation with no one to act on the patient's behalf or patients who are deceased with no estate are also eligible for financial assistance.

Our Discounted Care Program offers discounted care based on family size and income up to 600 percent of the federal poverty guidelines and other criteria.

Our Catastrophic Discount Program provides relief for patients by limiting the total out-of-pocket costs for patients who may not qualify for other financial assistance programs, but for whom medical debt could create a significant financial burden.

Our Uninsured-Noncovered Services Discount Program offers discounts on hospital bills for uninsured patients who do not qualify for free or discounted care. This program also offers discounts to insured patients who have claims for medically necessary services that are not covered by their insurance plans.

Our Extended Payment Plan Program offers payment arrangements for patients who may be unable to pay the balance at one time.

Please note that eligibility criteria, terms and conditions vary for each of the financial assistance programs listed above. You may request an application form at any Registration area, or by contacting Customer Service at 847.535.6100.