Northwestern Medicine®

Financial Assistance
Plain Language Summary

About financial assistance from Northwestern Memorial HealthCare

Northwestern Memorial HealthCare affiliates include:

- Northwestern Medicine Catherine Gratz Griffin Lake Forest Hospital
- Northwestern Medicine Central DuPage Hospital
- Northwestern Medicine Delnor Hospital
- Northwestern Medicine Huntley Hospital
- Northwestern Medicine Kishwaukee Hospital
- Northwestern Medicine McHenry Hospital
- Northwestern Medicine Marianjoy Rehabilitation Hospital
- Northwestern Medicine Palos Hospital
- Northwestern Medicine Valley West Hospital
- Northwestern Medicine Woodstock Hospital
- Northwestern Memorial Hospital
- Northwestern Medical Group
- Northwestern Medicine Regional Medical Group

When needed, Northwestern Memorial HealthCare gives medically necessary care for free or at lower rates. This is called **financial assistance**.

Northwestern Memorial HealthCare follows guidelines to give financial assistance. These guidelines are in the NMHC Financial Assistance Policy. We follow this policy so we can give financial assistance to as many people as possible.

Northwestern Memorial HealthCare will always give emergency care, regardless of a patient's ability to pay. We also offer payment plans. The NMHC Financial Assistance Policy lists several programs.

If you want us to consider giving you financial assistance, you may need to apply. You may need to fill out paperwork to tell us about your and your family's finances, such as what you earn and what property you own.

Who can get financial assistance

Northwestern Memorial HealthCare is committed to meeting the healthcare needs of people in our communities who cannot pay for medically necessary or emergency care. This includes people who:

- Have no insurance
- Have insurance, but not enough to cover all medical costs (sometimes this is called being underinsured)
- Do not qualify for government programs
- Cannot pay for another reason

Northwestern Memorial HealthCare applies financial assistance to the cost of your care after applying all other third-party benefits. This includes:

- Insurance
- Government programs
- Proceeds from legal actions
- Private fundraising

In addition, Northwestern Memorial HealthCare will screen you to see if you qualify for other assistance programs, such as Medicaid. If you qualify, you must apply for those programs.

To qualify for financial assistance from Northwestern Memorial HealthCare, your annual household income must be less than or equal to **6 times the federal poverty level** for your family size. Northwestern Memorial HealthCare may also consider assets, such as cash or investments, to see if you qualify. Sometimes, Northwestern Memorial HealthCare may apply other requirements.

If we approve your financial assistance, you must notify Northwestern Memorial HealthCare within 30 days if your financial situation changes. If you do not share that information or give false information, you may no longer qualify for Northwestern Memorial HealthCare financial assistance.

Financial Assistance Programs

Program	People Who May Qualify	Financial Assistance We May Offer
Uninsured Patients	• Illinois residents who do not have insurance and get medically necessary care* • Any patient who does not have insurance and gets emergency care	• Free care for patients who earn 2.5 times the federal poverty level or less for their family size • Care at lower rates for those who earn between 2.5 times and 6 times the federal poverty level for their family size
Insured Patients	• Illinois residents who have insurance and get medically necessary care* • Any patient who has insurance and gets emergency care	• Free care for patients who earn 2.5 times the federal poverty level or less for their family size • Care at lower rates for services not covered by insurance for patients who earn between 2.5 times and 6 times the federal poverty level for their family size**
Presumptive Eligibility	• Illinois residents who do not have insurance and qualify under certain federal and state assistance programs	• Free care

*Some services, including physician services, may be billed separately. Northwestern Memorial HealthCare financial assistance does not cover all services. We do not offer financial assistance for out-of-network services. Your physician or non-hospital clinician might not participate in Northwestern Memorial HealthCare financial assistance programs. You can ask for a list of clinicians who do not participate or download it at nm.org.

**People who get free care may still owe co-payments. People who get care at lower rates may still owe co-payments, co-insurance and deductibles.

If you get care at lower rates and you still need to pay for part of your bill, Northwestern Memorial HealthCare will not charge you more for the same care than patients who have insurance.

When to apply for financial assistance

When you make an appointment or come to the Emergency Department, we may ask you about paying for your care. If you cannot apply for financial assistance before your visit, you should do so as soon as possible. After you apply, Northwestern Memorial HealthCare will decide if you qualify for financial assistance and for how much. If you do not agree with the decision, you can contact our Financial Counseling Department.

How to get copies of the NMHC Financial Assistance Policy, application and list of clinicians who do not participate

- Go to the Patients and Visitors section of nm.org and click on **Financial Assistance**.
- Go to a Financial Counseling Department or Patient Services Department.
- Go to the admission or registration desk in the Emergency Department.
- Call the Financial Counseling Department and ask for them by mail.

You can ask for or download this document, the policy and the application in languages other than English.

For more information, please call the Financial Counseling Department at **800.423.0523, option 5** (TTY: 711).

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660 North Westmoreland Road
Lake Forest, Illinois 60045

Northwestern Medicine Central DuPage Hospital
25 North Winfield Road
Winfield, Illinois 60190

Northwestern Medicine Delnor Hospital
300 Randall Road
Geneva, Illinois 60134

Northwestern Medicine Palos Hospital
12251 80th Avenue
Palos Heights, Illinois 60463

Northwestern Medicine Valley West Hospital
1302 North Main Street
Sandwich, Illinois 60548

Northwestern Medicine Marianjoy Rehabilitation Hospital
26W171 Roosevelt Road
Wheaton, Illinois 60187

Northwestern Medicine Kishwaukee Hospital
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Northwestern Medicine Huntley Hospital
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