

FINANCIAL ASSISTANCE PLAIN LANGUAGE SUMMARY

General Information about NMHC Financial Assistance. Northwestern Memorial HealthCare and its Affiliates, including Northwestern Memorial Hospital, Northwestern Medicine Lake Forest Hospital, Northwestern Medicine Central DuPage Hospital, Northwestern Medicine Delnor Hospital, Northwestern Medical Group, and Northwestern Medicine Regional Medical Group (referred to as “NMHC” in this Summary) are committed to meeting the health care needs of those within the NMHC community who are unable to pay for medically necessary or emergency care, including the uninsured, underinsured, and those ineligible for government programs or otherwise unable to pay. When needed, NMHC provides medically necessary care at free or discounted rates (“Financial Assistance”). To manage its resources and responsibilities, and to provide Financial Assistance to as many people as possible, NMHC has established program guidelines for providing Financial Assistance. However, NMHC will always provide emergency care, regardless of a patient’s ability to pay. Payment plans are also available. NMHC’s Financial Assistance Policy provides several assistance programs. To be considered for free or discounted care,

you may need to fill out an Application and provide supporting documentation about you and your family’s financial circumstances, such as your income and assets.

Eligibility Requirements. Financial Assistance is only applied to your personal balances, after all other third party benefits (such as insurance benefits, government programs, proceeds from legal actions, or private fundraising) have been used. In addition, NMHC will screen you to see if you are eligible for other payment assistance programs such as Medicaid. You are expected to cooperate by applying for such payment assistance. To be eligible for Financial Assistance, your annual household income must be less than or equal to 600% of the Federal Poverty Income Level (“FPL”) for your family size. NMHC may also consider your assets in determining your eligibility and, in some situations, apply additional screening requirements. If you are approved for Financial Assistance, you must notify NMHC within 30 days if your financial situation changes. Finally, to be fair to other patients, if you intentionally withhold information or provide false information, you may be disqualified for Financial Assistance.

Financial Assistance Programs

Program	Eligibility Requirements	Assistance
Uninsured Patients	Uninsured IL residents receiving medically necessary care* & any uninsured patient receiving emergency care	Free care for patients earning 250% or less of the applicable FPL; discounted care for those earning between 250% and 600% of applicable FPL
Insured Patients	Insured IL residents receiving medically necessary care* & any insured patient receiving emergency care	Free care for patients earning 250% or less of the applicable FPL; discounted care for non-covered services for patients earning between 250% and 600% of applicable FPL**
Presumptive Eligibility	Uninsured IL residents who qualify under certain federal and state assistance programs	Free care

* Not all services are covered by Financial Assistance, and Financial Assistance is not available for out-of-network services. In addition, your physician or non-hospital provider may not participate in NMHC’s Financial Assistance program. A list of providers and whether or not they participate in NMHC’s Financial Assistance Program is part of NMHC’s Financial Assistance Policy.

** Individuals receiving free care remain responsible for co-payments. Individuals receiving discounted care remain responsible co-payments, co-insurance, and deductibles.

If you receive discounted care and are responsible for paying a portion of your bill, NMHC will not charge you more than the amount we generally bill patients who have insurance covering such care.

When to Apply for Financial Assistance. When you call to make an appointment, you may be asked to make financial arrangements. If you cannot apply for Financial Assistance before your visit, you should do so as early as possible. NMHC will then decide if you are eligible for Financial Assistance and how much you can receive. If you disagree with our determination, you can contact the Financial Counseling Department.

How to Get Copies of NMHC’s Financial Assistance Policy & Application or Further Assistance. You can obtain a free copy of NMHC’s Policy and Application: i) on NMHC’s website at <http://mybill.nm.org/financial-assistance.html>, ii) in our Financial Counseling Departments, Patient Services Departments, and our Emergency Rooms at Admitting and Registration; or iii) by mail if you call the respective Financial Counseling Department. For more information, please contact Financial Counseling at the information below.

Northwestern Memorial Hospital 675 N. Saint Clair Street Chicago, IL 60611 312.926.6906	NM Lake Forest Hospital 660 N. Westmoreland Road Lake Forest, IL 60045 312.926.6906	NM Central DuPage Hospital 25 N. Winfield Drive Winfield, IL 60190 630.933.5574	NM Delnor Hospital 300 Randall Road Geneva, IL 60134 630.933.5574	NM Kishwaukee Hospital 1 Kish Hospital Drive DeKalb, IL 60115 630.933.5574
	NM Valley West Hospital 1302 N. Main St. Sandwich, IL 60548 630.933.5574	Marianjoy Rehabilitation Hospital 26W171 Roosevelt Road Wheaton, IL 60187 630.909.7370		