

Eligibility Considerations *continued*

- If your total outstanding medical bills are more than 20% of your household's annual income, we'll consider this when determining your eligibility.

Eligibility Determinations

Determinations of eligibility for Financial Assistance are generally made within 30 days of receipt of the application. A written notification form is provided to each applicant advising him or her of the decision. Patients that have been determined eligible for Financial Assistance will not be responsible for more than the amounts generally allowed by Medicare and Commercial Insurance payers.

Full Financial Assistance - 100% Discount

A patient whose household income is equal to or less than 200% of the most recent Alaska Federal Poverty Guidelines qualifies for a Full Financial Assistance discount.

Partial Financial Assistance – 60%-70% Discount

A patient whose household income is greater than 200% and less than 300% of the most recent Alaska Federal Poverty Guidelines may qualify for a Partial Financial Assistance based on the sliding scale discount. The discount may range from 60% to 70% of the private pay balance.

If your financial situation changes after we have made a decision on your assistance level, there is no limit to how many times you can apply. Please submit a new application so that we can make a new decision based on your current income and household size.

Coverage

Financial Assistance may be approved for up to 3 months. For households with fixed income, like Social Security and Retirement, the approval period can extend to 6 months. Unique situations might lead to a shorter or longer approval period, and the end date will be stated in the determination letter. If services are provided after the approved period, you'll need to provide an updated application to continue receiving financial assistance.

Please note that services that are cosmetic or non-essential are not eligible for Financial Assistance. While a patient might qualify and be approved for Financial Assistance, a specific service might not meet the criteria for medical necessity.

The Financial Assistance Program at Central Peninsula Hospital covers multiple providers.

The following is a list of providers that deliver services at Central Peninsula Hospital and that honor the Financial Assistance determination:

- Central Peninsula Hospital
- Central Peninsula Hospital Physician Group (including Emergency Room Physicians, Anesthesia Providers and Physicians performing EKG interpretations at CPH)
- Central Peninsula Behavioral Health, Serenity House and Care Transitions
- Central Peninsula Hospital owned Physician Clinics
- Skagit Radiology/North Star Medical Imaging
- The Alaska Hospitalist Group
- Cellnetix

Patient should supply the CPH Financial Assistance determination letter to providers outside the CPH system to receive the Financial Assistance discount.

All other Non-CPH Employed physicians & providers not described above do not routinely accept the Financial Assistance program determinations.



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Financial Assistance Program



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FINANCIAL ASSISTANCE PROGRAM

Purpose

Central Peninsula Hospital is a nonprofit, community owned hospital. Because we are a nonprofit hospital, not only are we required to assist our community, WE WANT TO! We are here to help those who need care even if their financial situation would prevent them from seeking care. Our goal is to make sure we help you based on your household income and the size of your medical bills. This program is designed to give Financial Assistance to patients who have difficulty paying for important healthcare services. It is important for you to seek and receive needed medical attention, regardless of your personal ability to pay for it. Our program includes all services billed by Central Peninsula Hospital, including the hospital, our Behavioral Health programs, and our Physician Clinics.

Definition of Financial Assistance

You can receive Financial Assistance whether you have health insurance or not. If your household income fits the criteria and you have exhausted other resources, you can get help. We also

look at households with big medical bills compared to their yearly income, even if they do not meet the regular income rules. If you qualify, we will reduce the amount you owe or forgive your qualifying medical debt from Central Peninsula Hospital.

Timeline For Applying

You can always apply for assistance on accounts that are outstanding and have not been sent to a collection agency (*otherwise known as bad debt*). Even if an account has

been sent to collections, you can still apply for Financial Assistance within 240 days of the first bill. After that time, this program isn't available for that account anymore, but you may still qualify for more recent or future accounts.

How To Apply

To be considered for Financial Assistance, you need to apply. You'll get a copy of the application, fill it out as best you can, and turn it in along with the needed documents. Patients, healthcare providers, community groups, and hospital employees can all submit applications for patients on their behalf.

You can find the Financial Assistance Program application throughout the hospital: the Cashier, Financial Counselor, Admissions/Registration areas, and the Emergency Room.

You can also download and print it from www.cpgh.org/patientfinancialservices.

The first page of the application explains what documents you need submit with your application.

Our Financial Counselors are here to help you with questions or to assist you in filling out the application:

Central Peninsula Hospital Financial Counselors

Patient Last Name starts with **A - L**

Your personal Financial Counselor is here to help at(907) 714-4857

Patient Last Name starts with **M - Z**

Your personal Financial Counselor is here to help at(907) 714-4400

Completed applications may be submitted as follows:

- Turned into the Cashier or Financial Counselor offices in the main CPH Hospital location
- Faxed to the Cashier office at 907-714-4637
- Mailed to:

Financial Counselor

Central Peninsula Hospital
250 Hospital Place
Soldotna, AK 99669

Eligibility Considerations

- Financial assistance typically comes after other available resources like insurance, government programs, and third-party liability coverage (*e.g., Motor Vehicle accident coverage or Workers Compensation*).
- Household Size: The number of people financially related and supported in your household.
- Eligibility for financial assistance will depend on the household's average monthly income this year, before taxes and deductions. If your household income recently changed, we will consider your current income. The assistance amount will be determined based on the Alaska Federal Poverty Income Guidelines.
- To check and see if your household income may meet our income guidelines visit www.cpgh.org/check

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