

# **UPMC Western Maryland Financial Assistance Policy**

UPMC Western Maryland wants to make sure every patient has access to medically necessary care, even if they are not able to pay. If you are unable to pay, you may qualify for free or reduced cost of medically necessary care, even if you do have some insurance coverage. To learn more or find out if you qualify, you can ask to meet with a Financial Counselor prior to or after you receive your care. If you have questions, you can call one of our Financial Counselors at 240-964-8435.

### **Patient Rights**

You have the right to request and receive a written estimate of the total charges for non-emergency hospital services, procedures, and reasonable supplies that are expected to be provided and billed for by UPMC Western Maryland.

The Health Service Cost Review Commission establishes a process for a patient or a patient's authorized representative to file with the Commission a complaint against a hospital for an alleged violation of 19-214.1 or 19-214.2 of this subtitle. The email address for the Health Service Cost Review Commission patient complaint hscrc.patient-complaints@maryland.gov

Additionally, complaints can be made jointly with the Health Education and Advocacy Unit of the Maryland Attorney General's Office:

200 St. Paul Place, Baltimore, MD 21202 www.marylandattorneygeneral.gov

Physician Charges Professional services by providers who are not employed by UPMC Western Maryland are not included in hospitals bills and are billed separately by the provider.

### **Outpatient Facility Fees**

If you received treatment at UPMC Western Maryland as an outpatient, you may receive a bill for the use of hospital facilities, clinics, supplies, and equipment, as well as non-physician services. These charges could include, but are not limited to, the services of non-physician clinicians, in addition to physician fees billed for professional services in the hospital.

### Who Can Apply?

Individuals eligible for reduced-cost care under this policy will not be charged more than the hospital's standard charges or amount generally billed (AGB), as set by Maryland's Health Services Cost Review Commission (HSCRC). Only providers employed by UPMC Western Maryland are covered under this policy. A list of our employed health care service providers is available at www.wmhs.com/find-a- provider.

If you are a patient or the person paying the medical bill, you may be able to get help with your bill if you:

- Do not have health insurance
- Do not qualify for Medicare, Medicaid, or another state or county funded health care program
- Have a family income less than 400% of the current Federal Poverty Level

If you do have health insurance, including Medicare, you may still be able to get help paying your bill if you:

- Are unable to pay the part of your bill that insurance won't cover
- Have a family income less than 400% of the current Federal Poverty Level

## **Medical Hardship**

If you don't qualify for traditional financial assistance, you may be able to use our Medical Hardship Program. Please call one of our Financial Counselors at 240-964-8435.



You can view our complete Financial Assistance Policy, as well as our Self-Pay Collection Policy online at www.wmhs.com/patients-and-visitors/patients/financial-assistance.

You may be presumptively eligible for free care if you:

- Have active Medical Assistance pharmacy coverage
- Have qualified Medicare Beneficiary coverage
- Are homeless
- Are a Maryland Public Health System Emergency Petition patient
- Participate in the Women, Infants and Children or "WIC" program
- Use food stamps
- Use other state or local assistance programs
- Were able to get help as part of the older State Only Medical Assistance Program

### **How to Apply**

You can:

- Call 240-964-8435 and ask one of our Financial Counselors to mail the application to you.
- Pick up a copy of the application at the UPMC Western Maryland main campus or any UPMC Western Maryland clinic location.
- If you have a computer and the internet. you can download the application here: www.wmhs.com/patients-and-visitors/patients/financial-assistance.

Patient statements include a copy of the Financial Assistance application for the patient's convenience. A checklist is also provided on the patient statement for patients to include the needed documents to support the data on the Financial Assistance application.

### **Income Based Payment Plan**

Please call us at (240) 964-8435 Option 2 for an application and ask us about our income-based payment plans. These plans are limited to 5% of a patient's federal or state adjusted gross monthly income (the lessor of) and are offered to all patients regardless of insurance status, citizenship status, immigration status and eligibility for reduced cost care. Prepayment is allowed. No penalties for early payment.

If you wish to get more information about or apply for Maryland Medical Assistance you may contact your local Department of Social Services by phone 1 800 332 6347; TTY- 1-800-925-4434; or online at www.dhr.state.md.us. West Virginia residents, call 1-800-642-8589 or http://www.dhhr.wv.gov. Pennsylvania residents, call 1-800-692-7462 or www.compass.state.pa us.

#### **Non-Discrimination Notice**

UPMC Western Maryland offers its services, benefits, facilities and care to all individuals and does not deny, exclude or discriminate against any person because of their race, ethnicity, religion, color, national origin, ancestry, alienage, language, age, gender, sexual orientation, gender identity or expression, familial status, disability or other protected characteristic under the law.

Attention: The Financial Assistance Policy Application and Plain Language Summary are available at www.wmhs.com/patients-and-visitors/patients/financial-assistance.

If you have limited English ability or need Sign Language, language assistance services are available to you free of charge. Call 240-964-7000 (TTY: 1-800-735-2258).

Atención: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 240-964-7000.

Attention: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 240-964-7000.