



Patient Financial Assistance Plain Language Summary

The Franciscan Missionaries of Our Lady Health System (FMOLHS) is committed to providing financial assistance to those who have healthcare needs and are uninsured or underinsured, for emergency or medically necessary care, based on the patient's individual financial situation. Patients seeking financial assistance must apply for the program, which is summarized in this document.

What services are covered?

The Financial Assistance Policy (FAP) covers emergency and medically necessary services provided to uninsured and underinsured patients at FMOLHS Hospitals and affiliated Physician Medical Offices. Assistance for underinsured patients is meant to address gaps in coverage and does not cover co-pays, deductibles, or co-insurance for insured patients. The policy also does NOT cover: cosmetic procedures; charges resulting from procedures that are not covered by third-party insurance due to the patient's failure to follow insurance payer guidelines where a patient knowingly received services in a non-contracted hospital; motor vehicle accidents where third-party liability is being pursued for payment of hospital expenses; and other services as determined by the Hospital.

How to apply?

The FAP and Application may be obtained from the Hospital websites, by mail, or in person at each Hospital's Admissions Department. Complete the application, include all requested documents, and submit to the Hospital Admissions Department or by mail to the address listed on the application.

Who qualifies for financial assistance?

Eligibility for write-off is determined based on the number of persons in the household and annual family income as a percentage of the federal poverty level (FPL) (see table below). Qualifying patients receive a full write-off of all hospital charges, excluding any Standard Deposits previously paid, assuming they meet the other eligibility criteria set out in the FAP.

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- Uninsured, income up to 250% of FPL, or
 - Uninsured with income greater than 250% of FPL and medical expenses for the preceding 12 months exceeding 20% of family income may qualify.
 - Underinsured will be treated as uninsured for purposes of this FAP.
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Income Limits

One of the qualifying factors is family income based on the U.S. Department of Health and Human Services Federal Poverty Level table as published annually in the Federal Register. Latest information is available on this Website <https://aspe.hhs.gov/poverty-guidelines>

See detailed information in the policy at any of our hospital websites listed in this Plain Language Summary.

Eligible patients will not be charged more for emergency and other medically necessary care than *Amounts Generally Billed* (AGB) to those patients who have insurance.

The Plan Language Summary, FAP, and Application will be offered in multiple languages at the Admissions Departments and on the websites listed in this document.

Family income includes the income of all family members who reside together and dependents claimed on the income tax return. The following income is used when computing family income: earnings, unemployment compensation, workers' compensation, Social Security, Supplemental Security Income, public assistance, veterans pay, survivor benefits, pension or retirement income, interest, dividends, rents, royalties, income from estates, trusts, educational assistance, alimony, child support, assistance from outside the household, resources or property that are easily convertible to cash, and other miscellaneous sources. Family income is determined on a before-tax basis.

Contact us today

To see if you qualify for financial assistance and for FREE confidential help in applying, contact the FMOLHS Hospital and ask for the Admissions Department. A Financial Counselor will be happy to assist you. The full policy and applications are also available online or by mail.

Patient Access / Admissions Department, Attention: Financial Counseling

Our Lady of the Angels

(985) 730-6700

oloah.org/financialassistance

Our Lady of Lourdes

(337) 470-2000

lourdesrhc.com/financialassistance

Our Lady of the Lake

(225) 765-7921

(800) 327-3284

ololrhc.com/financialassistance

Heart Hospital of Lafayette

(337) 470-1000

hearthospitaloflafayette.com/financial-assistance

St. Elizabeth Hospital

(225) 647-5000

steh.com/financialassistance

St. Francis Medical Center

(318) 966-4000

stfran.com/financialassistance

Assumption Community Hospital

(985) 369-3600

ololrhc.com/financialassistance

In-person assistance is offered Monday – Friday from 8:00 a.m. – 4:30 p.m. The Admissions Department can be found by following the clearly marked signage in the public pathways at each hospital.