



## **SUMMARY OF FINANCIAL ASSISTANCE AND SURPRISE BILLING PROTECTIONS**

As part of our mission, Cedars-Sinai Medical Center, Cedars-Sinai Marina del Rey Hospital and Cedars-Sinai Medical Care Foundation (the “Organization”) are committed to providing access to quality healthcare for the community and treating all of our patients with dignity, compassion and respect. This includes providing services without charge, or at significantly discounted prices, to eligible patients who cannot afford to pay for care as provided by our financial assistance policy (the “Policy”). We also offer our patients a variety of options to meet their financial needs, even if they do not qualify for assistance. This document is our plain language summary (the “Summary”) of the Policy.

### **Help paying your bill**

Financial assistance will be made available to patients receiving medically necessary procedures and whose income and monetary assets (together “income”) are at or below 400% of the current year’s federal poverty level (FPL). Patients whose income ranges between 401%–600% of the FPL also qualify for discounted care. Discounts available to patients will be on a sliding scale based on family size, income level and insurance status. Financial assistance for elective or non-medically

necessary procedures or for care following discharge is limited to patients who live in the Organization's service area and have prior approval by the vice president, Finance and Chief Revenue Cycle Officer or their designee. If a patient does not qualify for entirely free services but is eligible for a discount under the Policy, the patient will not be charged more than amounts generally billed by the Organization for emergency or other medically necessary care.

## **Physicians and services**

The Policy only applies to services provided by the Organization and by:

- Cedars-Sinai faculty physicians in their capacity as faculty.
- Cedars-Sinai Medical Care Foundation ("CSMCF") employed physicians or medical groups that have an exclusive professional services agreement with CSMCF.
- Cedars-Sinai emergency physicians of the Community Urgent Care Medical Group, Inc.

## **How to apply**

Patients seeking free or discounted care under the Policy will need to complete a financial assistance application (the "Application") and submit any required documentation. The Application and documentation will go through a

review process by the Organization.

Free copies of this Summary, the Policy or the Application are available in English, Farsi, Russian, Armenian, Chinese, Korean or Spanish. To request copies or to get additional information, including questions on the financial assistance process, you may:

- Ask representatives at the registration or admissions desks.
- Call Patient Services at 323-866-8600.
- Visit the Organization's website at [cedars-sinai.org/billing-insurance/help-paying-your-bill.html](http://cedars-sinai.org/billing-insurance/help-paying-your-bill.html)

If you have a disability and need an accessible alternative format for the above materials or if you speak another language than those listed, please contact Patient Services and they can offer you an alternative format or connect you with our Interpreter Services department for further assistance.

## **Arrangements for self-pay**

Patients who do not qualify for free or discounted care under the Policy may find other programs of the Organization helpful. Patients who lack insurance may receive a substantial discount, similar to the discounts we provide to managed-care insurance plans for eligible

services.

## **Regulatory notice for collections**

We do refer some delinquent accounts to third-party collection agencies. These agencies must follow all California and federal laws as well as comply with the Organization's policies and procedures. For more information about debt collection activities, you may contact the Federal Trade Commission by phone at 877-FTC-HELP (877-382-4357). In the event your account is referred to a collection agency and you experience problems, contact our Patient Services for support at 323-866-8600.

## **Protections for surprise medical bills**

All patients are afforded protections against surprise medical bills. Please see the "Notice to Patients—Your Rights and Protections Against Surprise Medical Bills" on our website [cedars-sinai.org/patients-visitors/resources/patient rights.html](http://cedars-sinai.org/patients-visitors/resources/patient-rights.html) or ask for a copy.

## **Hospital Bill Complaint Program**

If you believe you were wrongly denied financial assistance, you may file a complaint with the State of California's Hospital Bill Complaint Program. Go to [HospitalBillComplaintProgram.hcai.ca.gov](http://HospitalBillComplaintProgram.hcai.ca.gov) for more information and to file a complaint.

## **More help**

Help paying your bill—There are free consumer advocacy organizations that will help you understand the billing and payment process. You may call the Health Consumer Alliance at 888-804-3536 or go to [healthconsumer.org](http://healthconsumer.org) for more information.

## **Additional resources and information:**

- Patients may be eligible for government assistance programs, such as Medi-Cal or subsidized coverage through Covered California. The Patient Financial Advocate (“PFA”) office has onsite staff to answer patient questions and provide assistance with applying for these programs. The PFA office can be contacted at 310-423-5071 or at 8700 Beverly Blvd., South Tower, Room 1740, Los Angeles, CA 90048.
- For questions regarding commercial health insurance, call 1-800-CEDARS-1 (1-800-233-2771).
- For information on the Organization’s pricing and tool for shoppable services, visit [cedars-sinai.org/billing-insurance.html](http://cedars-sinai.org/billing-insurance.html)