

# Charity Care and Financial Assistance Program Policy and Criteria

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If you need help paying for health care services from Harborside Surgery Center, our Medical Financial Assistance (MFA) program may be able to help you. You may apply by completing and submitting an application, including your household income information.

## How the Program Works

- The program offers temporary “awards” to help qualified applicants pay for care based on their financial needs.
- It’s available to Harborside Surgery Center patients.
- If awarded, the program will cover medically necessary surgical services at Harborside Surgery Center for a specified time.
- The award does not apply to health care services provided and billed outside of Harborside Surgery Center.

## How to Qualify

Eligibility Criteria:

- Persons with family income below 100 percent of the current Department of Health and Human Services Poverty Guidelines applicable to Maryland who have no health insurance coverage and are not eligible for any public program providing coverage for medical expenses shall be eligible for services at no charge. These guidelines can be found at <https://aspe.hhs.gov/topics/poverty-economicmobility/poverty-guidelines>.
- Persons with family income above 100 percent of the Department of Health and Human Services Poverty Guidelines but below 200 percent of the federal poverty guideline shall be eligible for services at a discounted charge, based on a sliding scale of discounts for family income bands according to the following table:

HHS Poverty Guideline %	% Discount
100 to 149%	75%
150 to 174%	50%
175 to 199%	25%

- Proof of income and verification of the number of dependents based upon the previous year’s tax return must be provided. If this is not available, the last two months paycheck stubs will be accepted. Dependents must meet IRS definition of dependents to qualify as household members.
- Proof that medical assistance has been applied for and rejected. If the rejection is for non-compliance with all medical assistance paperwork requirements, reduced fee or charity will not be granted. If medical assistance rejection is based on income, disability, or assets, Harborside will review person’s medical financial assistance application and make a final determination of eligibility. Harborside staff will assist all persons to complete the application or identify alternative programs such as Medicaid.

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## Proof-of-income documentation

Income verification is part of determining eligibility for medical financial assistance. Including proof-of-income documentation with your completed application will assist in confirming the accuracy of your income during the review process. The table below lists the optional documents to submit according to your household income source(s).

<b>Household Income Source(s)</b>	<b>Provide Only One of the Following per Income Source</b>
Business/rental income	Recent W-2s, 1099 statement(s) or tax return
Employment income/wages	Recent pay stubs Recent W-2s, 1099 statement(s) or tax return
Received pension/retirement/annuities income	Recent pay stubs Pension/retirement disbursement statement Recent W-2s, 1099 statement(s) or tax return
Self-employed income	Recent pay stubs Recent W-2s, 1099 statement(s) or tax return
Social Security/supplemental security income	Benefit verification letter from Social Security Administration Social Security statement
Unemployment benefits/disability income	Unemployment/disability benefits verification letter Recent W-2s, 1099 statement(s) or tax return
Veteran benefits income	VA benefits verification letter Recent W-2s, 1099 statement(s) or tax return
Government assistance (e.g., Medicaid, TANF, SNAP, WIC, or low-income housing)	Approval of eligibility letter
Interest or dividends income	Recent tax return
Spousal/child support payments received	A letter showing monthly gross income received for child support or alimony
No household income	Written attestation/explanation

## What to expect after you apply

After we review your completed application, we'll let you know one of the following outcomes within two (2) days of receipt:

- If your application is approved, you'll receive a letter notifying you of your financial award.
- If your application is incomplete, you'll receive a letter explaining the information needed to process your application. You can either mail or in-person drop off the requested information; this could include proof of income or copies of your out-of-pocket expenses.
- If your application is denied, you'll receive a letter notifying you why it was denied.