



## 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 payment plans and 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.

### **Eligibility – Full Discounts and Reduced Amounts**

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. Patients seeking financial assistance for elective services arrangements will require prior approval by the vice president of Patient Financial Services or their designee. Only medically necessary procedures are eligible for approval. Financial assistance for elective procedures and for follow-up care following discharge is limited to patients who live in the Organization’s service area. 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 includes physician services if provided by Cedars-Sinai emergency department physicians of the Community Urgent Care Medical Group, Inc., Cedars-Sinai faculty physicians in their capacity as faculty or physicians employed by Cedars-Sinai Medical Care Foundation (CSMCF) or by medical groups that have an exclusive professional services agreement with CSMCF.

### **Applying for financial assistance**

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.

### **Contact information to obtain the Application, the Policy or additional information**

Free copies of this Summary, the Policy or the Application are available in English, Farsi, Russian or Spanish. To request copies or to get additional information, including questions on the financial

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assistance process, you may:

- Ask representatives at the registration or admissions desks.
- Call Patient Financial Services at 323-866-8600.
- Visit the Organization's website at [cedars-sinai.org/billing-insurance/financial-assistance.html](https://cedars-sinai.org/billing-insurance/financial-assistance.html)

### **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. Eligible services include outpatient, emergency and inpatient 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 Financial 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](https://cedars-sinai.org/patients-visitors/resources/patient-rights.html) or ask for a copy.

### **Additional resources and information on billing, rates, and price transparency:**

- Patients may be eligible for government assistance programs, such as Medi-Cal, or may also be eligible for subsidized coverage through the California Health Benefit Exchange (Covered California). For questions on these programs, coverages and other organizations that can assist, contact the Patient Financial Advocates office at 310-423-5071.
- For questions regarding commercial health insurance, call 800-233-2771.
- For information on the Organization's pricing and tool for shoppable services, visit [cedars-sinai.org/billing-insurance.html](https://cedars-sinai.org/billing-insurance.html)
- The Health Consumer Alliance (HCA) offers free assistance to patients who need help to get or maintain health coverage and resolve problems with health plans. For more information, visit [healthconsumer.org](https://healthconsumer.org).