

SUMMARY OF FINANCIAL ASSISTANCE POLICY AND OTHER PROGRAMS AND PROTECTIONS AGAINST SURPRISE BILLS.

This document is the “in plain language summary” of the Full and Partial Financial Assistance for Financially Qualified Patients Policy (the “Policy”) of Cedars-Sinai Medical Center, Cedars-Sinai Marina del Rey Hospital and Cedars-Sinai Medical Care Foundation (together “Cedars-Sinai”). It is also a description of other financial assistance programs Cedars-Sinai makes available to Patients.

As part of our mission, Cedars-Sinai is committed to providing access to quality health care 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 part or all of their care as provided by the Policy. In addition, we offer our Patients a variety of payment plans and options to meet their financial needs even if they do not qualify for assistance under the Policy.

A. Cedars-Sinai program for low-income patients – the Policy.

As provided in detail in the Policy, Cedars-Sinai makes free or discounted care available to Patients whose limited income is within the parameters of the Policy.

1. Eligibility requirements and assistance offered under the Policy.

Full Financial Assistance (no charge to Patient) will be made available to Patients whose income and monetary assets (together “income”) are at or below 400 percent of the current year’s Federal Poverty Level. Partial Financial Assistance will be made available to Patients whose income is in the range of 401 percent to 600 percent of the current year’s Federal Poverty Level. Discounts available to Patients will be on a sliding scale based on family size and income level. Examples: (a) a Patient in a family of four with no insurance and an annual family income of \$138,000 could be eligible for a 90 percent discount from amounts generally billed and (b) a Patient in a family of two with insurance that is not sufficient to pay for the services and an annual family income of \$99,000 could be eligible for an 80 percent discount from amounts generally billed. Patients who are not able to verify their income status may also be eligible for assistance under the Policy. As the Federal Poverty Level is updated on an annual basis, these examples are subject to change each year.

Patients seeking elective services to be covered by the Policy arrangements will require prior approval for Financial Assistance by the Vice President of Patient Financial Services or his or her 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 Cedars-Sinai service area or as otherwise approved by an officer of Cedars-Sinai.

If a Patient does not qualify for free services but is eligible for a discount under the Policy, the Patient will not be charged more than “amounts generally billed” by Cedars-Sinai for emergency or other medically necessary care. How we calculate “amounts generally billed” is set out in the



Policy, but is an approximate of our Medicare reimbursement.

2. Physicians covered by the Policy.

The Policy only applies to services provided by Cedars-Sinai. These services will include physician services if provided at Cedars-Sinai by Cedars-Sinai's emergency department physicians of Community Urgent Care Medical Group, Inc., Cedars-Sinai faculty physicians in their capacity as faculty or physicians employed by Cedars-Sinai Medical Care Foundation or by medical groups which have an exclusive Professional Services Agreement with Cedars-Sinai Medical Care Foundation.

3. How to apply for assistance under the Policy.

Patients seeking free or discounted care under the Policy will need to complete an Application that will be reviewed by Cedars-Sinai. In addition to asking representatives at Cedars-Sinai registration and admission desks, Patients can obtain the Application form and assistance with the Application process by contacting us as provided below.

4. How to obtain copies of the Policy and the Application form including translations.

You may obtain free copies of the Policy and Application in various ways:

- On our website cedars-sinai.edu, type "Financial Assistance Policy" in the search box and follow the instructions. You may also go to the State website, oshpd.ca.gov, type "Hospital Fair Pricing Policies" in the search bar and follow the instructions.
- For patients who are currently admitted to the hospital, contact Patient Financial Advocates at 310- 423-5071. Their office is in the hospital building on the street level of the South Tower, Room 1740.
- If you are not an inpatient, you may contact Patient Financial Services Customer Service at 323-866-8600. The physical address is 6500 Wilshire Blvd, Suite 800, Los Angeles, CA. 90048.
- By telephone: 323-866-8600.
- By Mail: 6500 Wilshire Blvd., Suite 800, Los Angeles, CA 90048.

Translations of the Policy, the Application form and this Plain Language Summary are also available by reaching out to us by any of the means listed above. The translations are available in Farsi, Russian and Spanish.

B. How to contact us with questions, for additional information about the Policy or for assistance with the Application and Application process as well as other assistance programs.

For additional information including questions on how to apply for Financial Assistance or to request copies of the Financial Assistance Policy, you may contact our Patient Financial Services



Customer Service office at 323-866-8600. They are located at 6500 Wilshire Boulevard, Suite 800, Los Angeles, CA 90048.

For patients with questions regarding government insurance (Medi-Cal, Victims of Crime, etc.) you may contact the Patient Financial Advocates office at 310-423-5071. They are located in the hospital building South Tower, Room 1740.

For patients with questions regarding other insurance, please call 800-233-2771 or e-mail at insurance@cshs.org.

1. Governmental programs for low income and certain other patients.

Cedars-Sinai participates in several government assistance programs that are not part of the arrangements under the Policy. These include Medi-Cal, the California Healthy Families Program and the California Victims of Crime Compensation Program. Patients may be eligible for subsidized coverage through the California Health Benefit Exchange (Covered California). See above for our contact information.

2. Arrangements with Patients who pay directly (self-pay).

Patients who do not qualify for free or discounted care under the Policy may find other Cedars-Sinai programs 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.

3. Regulatory notice regarding collection activities.

We do refer some delinquent accounts to third-party debt collection agencies. State and federal law require debt collectors to treat you fairly and prohibit debt collectors from making false statements or threats of violence, using obscene or profane language, and making improper communications with third parties, including your employer. Except under unusual circumstances, debt collectors may not contact you before 8 a.m. or after 9 p.m. In general, a debt collector may not give information about your debt to another person, other than your attorney or spouse. A debt collector may contact another person to confirm your location or to enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission by phone at 877-FTC-HELP (877-382-4357) or online at ftc.gov/os/statutes/fdcpajump.shtm. Additionally, in the event your account is referred to a collection agency and you have problems with that agency, please contact us immediately at 323-866-8600.

4. Protections Against Surprise Medical Bills.

In addition, 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 or ask for a copy.



5. Additional Information on Billing, Rates, and Price Transparency.

Cedars-Sinai Medical Center provides information on its pricing including a tool for shoppable services. Please refer to the information at <https://www.cedars-sinai.org/billing-insurance.html>.

6. Additional Resources.

Additional resources for information on billing and payment processes include the Health Consumer Alliance available at <https://healthconsumer.org>. There are also other organizations that are available regarding Covered California and the Medi-Cal presumptive eligibility processes. Please contact us for additional information or questions.