

Ohio Hospital Care Assurance Program (HCAP). As a participant in the HCAP Program, we offer emergency and other medically necessary services in our hospitals free of charge if you are a resident of Ohio and either (1) you are currently an eligible recipient of the General Assistance or the Disability Assistance Programs or (2) your income is at or below 100% of the Federal Poverty Guidelines (the FPG).

The following is a summary of financial assistance available at all Cleveland Clinic facilities including its hospitals and family health centers. This summary is not applicable to Cleveland Clinic Rehabilitation Hospitals, Select Cleveland Hospitals, Ashtabula County Medical Center facilities, and Union Hospital, which have their own financial assistance policies.

Financial Assistance Offered. If you do not have insurance, we provide financial assistance for emergency and other medically necessary care as a discount from our normal charges if your family income does not exceed four times the FPG and you are a resident of the state in which you are seeking care (Ohio, Florida or Nevada). If you are a Florida resident, you must be a resident of the following counties: Broward, Indian River, Martin or South St. Lucie and seeking emergency services or medically necessary care (Southeast Florida Facilities cover emergency care services only). All applicants will be screened for Medicaid coverage and must cooperate with the Medicaid representatives to be considered for financial assistance. If you are eligible for financial assistance under our Policy, you will receive free or discounted assistance according to the following income criteria:

- If your annual family income is up to 250% of the FPG, you will receive free care,
- If your annual family income is between 251% and 400% of the FPG, you will receive care discounted to the amount we generally bill insured patients for such services.
- For East Central Florida facilities only: Uninsured patients who do not otherwise qualify for financial assistance are eligible for a discount of 50% off gross charges.

Even if you have insurance, as long as you meet our income criteria, you will be eligible for financial assistance if: your insurance does not provide coverage for the medically necessary services you are seeking or you have exhausted your lifetime maximum insurance benefits.

Additional Ways to Qualify. If you do not meet the income criteria above, regardless of your insurance status or state of residence, you will be considered on a case-by-case basis for financial assistance under the following circumstances:

- *Catastrophic Balance.* If you have a balance due to

Cleveland Clinic of greater than 15% of your annual family income, you will be considered for financial assistance.

- *Exceptional Circumstances.* If you have an extreme personal or financial hardship, you may contact us to be considered for financial assistance.
- *Special Medical Circumstances.* If you are seeking treatment that can only be provided by CCHS medical staff or you would benefit from continued medical services from CCHS for continuity of care, you will be considered on a case-by-case basis for financial assistance for that specific treatment. If you are seeking treatment in Florida, you must be an existing patient of a CC Florida physician.

Maternity Care. If you are pregnant and your insurance does not provide maternity benefits, you will be eligible for financial assistance under our Policy, as long as you meet our income criteria, are an Ohio resident or a Florida resident of either Indian River, Martin or South St. Lucie County, and agree to work with us to determine if you are eligible for maternity benefits under a governmental program.

Charges Will Not Exceed Amounts Generally Billed. If you receive financial assistance under our Policy, you will not be charged more for emergency or other medically necessary care than the amount we generally bill patients having commercial insurance or Medicare coverage.

How to Obtain Copies of Our Policy and Application. You may obtain a copy of our Policy and the Financial Assistance application form: (1) on the Cleveland Clinic's website at www.ccf.org/financialassistance, and (2) in our admissions areas, in our emergency departments, or in any of our Patient Financial Advocate's offices. If you call Patients First Support Services at 772.567.4311 x1169 or ask a Patient Financial Advocate, we will mail you a copy of our Financial Assistance Policy, plain language summary and application form free of charge.

How to Apply and Obtain Assistance. You may apply at any point in the scheduling or billing process by completing and submitting an application and providing income information. Any Financial Assistance Application whether completed in person, online, delivered or mailed in, will be forwarded to the Patients First Support Services team for evaluation and processing. If you think you may have catastrophic, exceptional or special medical circumstances, a Patient Financial Advocate or Patients First Support Services representative can initiate an application for you. If you need any help in applying, please contact our Patient Financial Advocates located at our facilities or call Patients First Support Services at 772.567.4311 x1169.

Copies of our Financial Assistance Policy, Application Form, and this Summary are available in English, Arabic, Spanish, and Creole. Las copias de nuestra Política de ayuda financiera, el Formulario de solicitud y el presente Resumen están disponibles en español.

تتوفر نسخ من سياسات المساعدة المالية ونموذج الطلب وهذا الملخص باللغة العربية.