

## Plain Language Summary of Financial Assistance Policy

St. Luke's Hospital's policy is to provide necessary medical care at a reduced rate to those patients who have documented limited resources to pay the facility's usual and customary charges as approved by the Hospital's management. Those individuals whose income is less than 100% of the slated guidelines and whose asset values fall within the set criteria would be eligible for a financial assistance allowance. The Hospital uses both an income-asset test and the federal poverty guidelines (FPG) located at <http://aspe.hhs.gov/poverty> to determine eligibility for financial assistance on medically emergent care claims.

Financial assistance is limited to emergency medical care and other medically necessary care. Physician or ancillary service provider charges may not be eligible for financial assistance. All St. Luke's Hospital providers are covered by this policy.

Copies of the Financial Assistance Policy and application are available online at <https://www.dcstlukes.org/resources> or [https://www.dcstlukes.org/\\_files/ugd/bbb1a5\\_8a70004993144f3f9f48f2d3ca1fb60a.pdf](https://www.dcstlukes.org/_files/ugd/bbb1a5_8a70004993144f3f9f48f2d3ca1fb60a.pdf)

Copies of these documents can also be requested by contacting the medical center's Business Office through any of the following methods:

- Email: [ngjovig@dcstlukes.org](mailto:ngjovig@dcstlukes.org)
- Phone: (701) 965-6384.
- In-Person: 702 1<sup>st</sup> Street SW, Crosby, ND 58730

Copies of the Financial Assistance Policy and application can be provided to you by email, mail, or fax, depending on your preference. All copies are provided free of charge.

The Insurance/Billing Clerk can answer questions and/or provide further information about the Financial Assistance policy. Completed financial assistance applications, including all required information and documentation, may be submitted to the Business Office through the following methods:

- Mail – "Attention: Business Office/CFO", PO Box 10, Crosby, ND 58730
- In-person delivery – Business Office, 702 1<sup>st</sup> Street SW, Crosby, ND 58730
- Email – [ngjovig@dcstlukes.org](mailto:ngjovig@dcstlukes.org)
- Fax – "Attention: Business Office/CFO", (701) 965-4258

If you would like assistance in completing a financial assistance application, contact Milissa Bensen, Insurance/Billing Clerk.

An individual who qualifies for financial assistance will not be required to pay more for emergency medical care and other medically necessary care than the amounts generally billed to individuals who have insurance covering such care.

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702- 1<sup>st</sup> Street SW, P. O. Box 10  
Crosby, ND 58730  
701-965-6384  
TTY: 1-800-366-6888