



## **Financial Assistance & Self Pay Discount Policy Plain Language Summary**

### **Who can get financial assistance?**

The St. Joseph's Health ("SJH") Financial Assistance & Self Pay Discount Policy ("FAP") offers full or partial discounts to eligible patients for emergency care or other medically necessary services. Patients seeking financial assistance must apply for the program. This is a short description of the policy.

To read our full policy, visit our website <https://www.StJosephsHealth.org>

### **How do I know if I qualify to receive assistance?**

To see if you are eligible for financial assistance you must first complete the FAP application. The amount of financial assistance you receive will depend upon your total household income based on the U.S. Department of Health and Human Services Federal Poverty Guidelines. If your family income is below 300% of the Federal Poverty Guidelines, you may be eligible for one of the low income assistance programs such as Medicaid or Charity Care. If your income is 300% or above, and you have no insurance, you will be eligible for a hospital discounted fee equal to the "amount generally billed" for emergency or other medically necessary services.

Services provided by Radiology, Pathology and doctors not employed by the hospital are not included in this policy.

### **How can I apply?**

You may call the Hospital's Patient Financial Services Department at 973-830-3355, or visit our website <https://www.StJosephsHealth.org>. You can visit in person, or request the application by mail from **St. Joseph's Health, Patient Financial Services, 35 Getty Avenue, 400 Hospital Plaza, Paterson, New Jersey 07503**. Mail completed application or deliver, in person, to above address.

### **What are SJH' billing and collection policies?**

A copy of SJH' billing and collection policies can be obtained by calling the Patient Financial Services Department at 973-830-3355 or by mailing a request to St. Joseph's Health, Patient Financial Services, 35 Getty Avenue, 400 Hospital Plaza, Paterson, New Jersey 07503.

### **Availability of Translation**

A copy of the Financial Assistance Policy and Application is available in Arabic or Spanish. These may be requested by calling 973-830-3355, or visit our website <https://www.StJosephsHealth.org>. You can also visit in person, or request the application by mail at the above address, Monday – Friday from 8:30 am to 5:00 pm.