

## **Plain Language Summary- Financial Assistance Policy Addendum**

### **Eligibility Requirements and Assistance Offered**

Patients who are uninsured or underinsured are eligible to apply for financial assistance (NJ Charity Care or NJ Medicaid) programs, providing they comply with the following requirements consisting of:

- a. Application screening which will address the eligibility and special financial needs of a particular patient;
- b. Provision of required documentation, including proof of income, for all household members to include Identification, Residency, Income and Assets. (Some examples of proof of documentation include; most current tax return, W-2, pay stubs for the last six months or other documentation explaining income, support and/or current financial information if pay stubs are not available, social security/pension award letter, letter of support, driver's license, or other governmental issued photo ID, current bank statements or other financial records, social security card, permanent resident card if not US citizen, US Naturalization Certificate);
- c. TRMC follows the regulations set forth by the Department of Health and Human Services regarding the granting of financial assistance and federal poverty level (FPL) income guidelines; which can be located on our website [https://www.trinitasrhc.org/price and information.htm](https://www.trinitasrhc.org/price%20and%20information.htm) under attachment "Charity Care Eligibility Criteria"
- d. Financial aid and allowance will be determined on a case by case basis; under no circumstances should the submission of an application be viewed as a commitment or guarantee by TRMC to provide any assistance to the applicant;
- e. Eligibility will be determined in accordance with published FPL income guidelines (as adjusted for family size) and annual income;
- f. TRMC shall verify current income prior to approving any request for financial assistance, and all applications for assistance shall be subject to final approval by the Director of Patient Financial Services (or designee)

### **How to Apply for Financial Assistance**

To apply for Financial Assistance an appointment can be made by visiting the Financial Assistance Department located at 643 Pearl Street or 655 East Jersey Street or by calling (908) 994-8681 or (908) 994-8680;

### **URL link to Financial Assistance Policies and associated Documents**

The policy and additional documents can be located on our website and under Additional information [https://www.trinitasrhc.org/price and information.htm](https://www.trinitasrhc.org/price%20and%20information.htm)

**How to request a free copy of the Policy or application by mail:**

To Request the FAP Policy and Application by Mail please contact the Financial Assistance office at (908) 994-8681 or (908) 994-8680

**Physical Location Contact Information and Assistance**

Trinitas Regional Medical Center has 2 physical locations for Financial Screening Office  
643 Pearl Street, Williamson Street Elizabeth NJ and 655 East Jersey Street Elizabeth NJ  
Senior Manager Dina Rice 908-994-8681  
Financial Screeners contact numbers: 908-994-8680, 908-994-7625

**Languages:**

The financial Assistance Policy is available in Spanish and bilingual staff are available to assist with the application process. TRMC can make arrangements to assist for other languages translation upon request

**Charges:**

Eligible individuals cannot be charged more than the amounts generally billed for emergency or other medically necessary care

- h. TRMC will exhaust all payment options, including but not limited to, local, state, and federal assistance (i.e., completing Medicaid applications).

2. Eligible Patients and determination of Charges. Our facility will provide discounts for hospital patients who are uninsured/indigent or underinsured and do not qualify for Medicare/Medicaid/Charity Care.

- a. A discount of total charge for outpatient and inpatient services will be at the Medicare expected payment rate, consistent with Federal 501 (r) internal revenue code policies. The discount will be applied to the gross billed, and patients will not be charged more for emergency or medically necessary care. TRMC will, however, charge any such amounts as may be allowed under applicable laws and in accordance with the patient's demonstrated ability to pay.
- b. Emergency admission treatment, screening, and or stabilization on services will not be delayed due to coverage or payment ability, consistent with EMTALA regulations. All emergency room and or medically necessary care shall be charged consistent with 501 (r) internal revenue code policies and the patients will not be billed higher than amounts billed to insured patients. It is the policy of TRMC to bill all patients at the same charge for services regardless of insurance.

3. Collections. Patients are responsible for the payment of their own accounts and notwithstanding the grant of any financial assistance, patients shall remain responsible for making payment arrangements on any outstanding, non-qualifying account balances within the applicable statement period. Failure to make the required payment will qualify the account for transfer to the collection agency. Accounts transferred to a collection agency will be subject to additional collection efforts and potential fees.

4. Length of Approval. Financial assistance approvals will be valid for a period of one (1) year from the date of approval, subject to subsequent reviews and/or re-application based on changes in the applicant's circumstances.

A copy of the policy and forms can be obtained on the hospital website under the Pricing and information page [https://trinitasrhc.org/price\\_and\\_information.htm](https://trinitasrhc.org/price_and_information.htm). Should you need any assistance or require an application to be mailed to you please contact our Financial Screening Office located at 643 Pearl Street or 655 East Jersey Street, Elizabeth NJ or by calling 908-994-8681 or 908-994-8680. The policy is also available in Spanish, but accommodations can be made to assist with translation thru our Financial Assistance Office at the location and number listed above