

## Billing and payment plans

The first statement sent to an uninsured patient will reflect the expected payment that is in line with those offered to insurance companies. The discount will be applied to services that are considered medically necessary, denied as non-covered, exceeded the allowed length of stay or exhausted benefits.

For patients who qualify for financial assistance and who are cooperating in good faith to resolve their hospital bills, St. Luke's Hospital may offer extended payment plans and will not impose wage garnishments or force a foreclosure on primary residences, will not impose actions that force bankruptcy and will not send unpaid bills to outside collection agencies.

For more information, please contact Patient Financial Services at **314-576-8100**.

*St. Luke's Financial Assistance Policy is subject to change from time to time without notice.*

**St. Luke's Patient  
Financial Services  
314-576-8100**

# St. Luke's Financial Assistance Policy





## St. Luke's Hospital provides care to patients consistent with its mission and values.

St. Luke's Hospital provides Financial Assistance to all residents of the community who are uninsured or underinsured and do not have adequate financial resources to pay for necessary healthcare services provided. St. Luke's Hospital will use its best efforts to provide financial assistance with the Hospital's broader fiscal responsibility and taking into consideration each patient's specific needs. Information gathered to determine whether or not a patient qualifies for Financial Assistance is kept confidential and is limited to only those directly involved with the determination process and is considered "protected health information" under HIPAA.

Payments expected from uninsured patients are in line with those that have been negotiated with insurance companies. Amounts charged to Financial Assistance eligible patients will not exceed Amounts Generally Billed (AGB) to patients having medical insurance. Patients can contact Patient Financial Services to obtain the current percentage discount. Financial Assistance provided by St. Luke's Hospital is not a substitute for personal responsibility. All patients are expected to contribute to the cost of their care, based upon their individual ability to pay.

## Applying for financial assistance

Financial Assistance Applications are available in the Patient Financial Services Department, Hospital Cashier's Office, Social Services Department, Registration areas or on our website at <https://www.stlukes-stl.com/pay/faq-financial-assistance-policy.html>

To obtain an application by phone or mail, please call **314-576-8100**. Applications are available in English, Spanish, Bosnian, Chinese and Korean and translators are available to anyone free of charge. Completed applications are processed within 14 days of receipt and letter of determination is mailed to all patients who apply. Patients are asked to comply with providing supporting documentation such as: proof of income, Federal Tax Return for all adults in the household, SSI, pension paycheck stubs, proof of alimony, child support, and/or declaration of income, etc. to assist in the determination process. Only one application is necessary and consideration will be taken for multiple accounts for the patient/guarantor. If a patient qualifies for partial reduction in their account balance but is not able to pay their remaining balance in full, an interest free payment plan is available so that patients can pay through monthly installments.

St. Luke's Hospital reaches out to self-pay patients and underinsured patients in a number of ways, including raising patient awareness of Medicaid health insurance. By assisting our patients with the application process, St. Luke's Hospital helps patients obtain the benefits for which they qualify. A Financial Counselor may contact you during your stay in the hospital or after you are discharged to assist you in the application process.

## Determining financial assistance

Financial Assistance is based on a sliding scale, taking into consideration the following: Federal Poverty Guidelines, income, assets, family size, medical needs and catastrophic costs. Financial Assistance ranges between 25% - 100% and is available to all patients regardless of whether or not they have health insurance. Patients who have health insurance may qualify for assistance on their remaining balance (co-insurance/deductibles) after insurance pays. All other resources must be applied first, including applicable health insurance coverage, payment from third party payors and payments from Medicaid, Medicaid HMO plans, or other government sponsored programs. Financial assistance discounts will not be applied to patient accounts who have elected to receive services at St. Luke's and are out of network with their insurance plan.

Financial Assistance is available to all hospital patients including inpatients, outpatients, and those receiving services at one of our off-site or affiliate locations.

There are instances when a patient may appear eligible for financial assistance, but there is no application on file due to lack of supporting documentation. Often, there is adequate information provided by the patient or through other sources, which would provide sufficient evidence to provide the patient with financial assistance. St. Luke's Hospital may use outside agencies in determining estimated income amounts for the basis of determining financial assistance eligibility.