

A CEDARS-SINAI AFFILIATE

SUMMARY OF FINANCIAL ASSISTANCE POLICY AND OTHER PROGRAMS

This document is the “in plain language summary” of the Full and Partial Financial Assistance for Financially Qualified Patients Policy (the “Policy”) of Marina Del Rey Hospital. It is also a description of other financial assistance programs Cedars-Sinai makes available to Patients.

As part of our mission, Marina Del Rey Hospital is committed to providing access to quality health care for the community and treating all of our Patients with dignity, compassion and respect. This includes providing services without charge, or at significantly discounted prices, to eligible Patients who cannot afford to pay for part or all of their care as provided by the Policy. In addition, we offer our Patients a variety of payment plans and options to meet their financial needs even if they do not qualify for assistance under the Policy.

A. Marina Del Rey Hospital’s program for low-income patients – the Policy.

As provided in detail in the Policy, Marina Del Rey Hospital makes free or discounted care available to Patients whose limited income is within the parameters of the Policy.

1. Eligibility requirements and assistance offered under the Policy.

Full Financial Assistance (no charge to Patient) will be made available to Patients whose income and monetary assets (together “income”) are at or below 200 percent of the current year’s Federal Poverty Level. Partial Financial Assistance will be made available to Patients whose income is in the range of 201 percent to 450 percent of the current year’s Federal Poverty Level. Discounts available to Patients will be on a sliding scale based on family size and income level. Examples: (a) a Patient in a family of four with no insurance and an annual family income of \$71,000 could be eligible for a 90 percent discount from amounts generally billed and (b) a Patient in a family of two with insurance that is not sufficient to pay for the services and an annual family income of \$55,000 could be eligible for a 70 percent discount from amounts generally billed. Patients who are not able to verify their income status may also be eligible for assistance under the Policy. As the Federal Poverty Level is updated on an annual basis, these examples are subject to change each year.

Patients seeking elective services to be covered by the Policy arrangements will require prior approval for Financial Assistance by the Executive Director of Revenue Cycle Operations or his or her designee. Only medically necessary procedures are eligible for approval. Financial assistance for elective procedures and for follow-up care following discharge is limited to Patients who live in the Marina Del Rey Hospital service area or as otherwise approved by an officer of Marina Del Rey Hospital.

If a Patient does not qualify for free services but is eligible for a discount under the Policy, the Patient will not be charged more than “amounts generally billed” by Marina Del Rey Hospital for emergency or other medically necessary care. How we calculate “amounts generally billed” is set out in the Policy, but is an approximate of our Medicare reimbursement.

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2. Physicians covered by the Policy.

The Policy only applies to services provided by Marina Del Rey Hospital.

3. How to apply for assistance under the Policy.

Patients seeking free or discounted care under the Policy will need to complete an Application that will be reviewed by Marina Del Rey Hospital. In addition to asking the Cashier's Office at Marina Del Rey Hospital, Patients can obtain the Application form and assistance with the Application process by contacting us as provided below.

4. How to obtain copies of the Policy and the Application form including translations.

You may obtain free copies of the Policy and Application in various ways:

- On our website: www.marinahospital.com type "Financial Assistance Policy" in the search box and follow the instructions. You may also go to the State website oshpd.ca.gov and type "Hospital Fair Pricing Policies" in the search bar and follow the instructions.
- For patients who are currently admitted to the hospital, contact the Cashier's Office 310 482-5105. The office is in the hospital building on the first floor.
- If you are not an inpatient, you may contact the Cashier's Office at 310 482-5105. The physical address is 4650 Lincoln Boulevard, Marina Del Rey, CA, 90292.
- By Mail: 4650 Lincoln Boulevard, Marina Del Rey, CA, 90292

Translations of the Policy, the Application form and this Plain Language Summary are also available by reaching out to us by any of the means listed above. The available Translation is in Spanish.

B. How to contact us with questions, for additional information about the Policy or for assistance with the Application and Application process as well as other assistance programs.

For additional information including questions on how to apply for Financial Assistance or to request copies of the Financial Assistance Policy, you may contact our Cashier's Office at 310 482-5105. They are located at 4650 Lincoln Boulevard, Marina Del Rey, CA 90292.

For patients with questions regarding government insurance (Medi-Cal, Victims of Crime, etc.) please call 562-338-1626.

For patients with questions regarding other insurance, please call 562-338-1626.

C. Governmental programs for low income and certain other patients.

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Marina Del Rey Hospital participates in several government assistance programs that are not part of the arrangements under the Policy. These include Medi-Cal, the California Healthy Families Program and the California Victims of Crime Compensation Program. Patients may be eligible for subsidized coverage through the California Health Benefit Exchange (Covered California). See above for our contact information.

D. Arrangements with Patients who pay directly (self-pay).

Patients who do not qualify for free or discounted care under the Policy may find other Cedars-Sinai programs helpful. Patients who lack insurance may receive substantial discounts, similar to the discounts we provide to managed-care insurance plans. Eligible services include outpatient, emergency, and inpatient services. Additionally, Patients who lack insurance or who do not wish to use their commercial insurance are eligible at their request for cash package pricing for selected services. Cash packages generally cover the hospital and anesthesiologist fees for outpatient procedures.

E. Regulatory notice regarding collection activities.

We do refer some delinquent accounts to third-party debt collection agencies. State and federal law require debt collectors to treat you fairly and prohibit debt collectors from making false statements or threats of violence, using obscene or profane language and making improper communications with third parties, including your employer. Except under unusual circumstances, debt collectors may not contact you before 8 a.m. or after 9 p.m. In general, a debt collector may not give information about your debt to another person, other than your attorney or spouse. A debt collector may contact another person to confirm your location or to enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission by telephone at 877-FTC-HELP (877-382-4357) or online at ftc.gov/os/statutes/fdcpajump.shtm. Additionally, in the event your account is referred to a collection agency and you have problems with that agency, please contact us immediately at 323-866-8600.

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Please acknowledge receipt of the SUMMARY OF FINANCIAL ASSISTANCE POLICY AND OTHER PROGRAMS by signing below.

I acknowledge I have read the Summary of Financial Assistance Policy and Other Programs of Marina Del Rey Hospital.

Patient/Patient Representative:

(Please print)

Signature/Initials:

Date: