

**North Memorial Health
Financial Assistance Policy
English - Plain Language Summary (PLS)**

North Memorial Health (NMH) is committed to empowering our customers to achieve their best health. This commitment includes providing financial assistance to qualified uninsured and underinsured customers when their ability to pay for services is a barrier to accessing emergency and medically necessary care.

Who is eligible for financial assistance and what are the requirements?

NMH's Financial Assistance Policy provides financial assistance (charity care) to low-income, uninsured, or underinsured individuals who need help paying for all or part of their medical care.

NMH customers are eligible for NMH financial assistance when their family income is at or below 300% of the Federal Poverty Level (FPL).

A financial assistance application must be completed to determine eligibility for these discounts.

Customers should consult with a financial counselor located at the following location to determine eligibility and for assistance with applying for financial assistance:

- North Memorial Health Hospital – Financial Assistance, 3300 Oakdale Avenue North, Robbinsdale, MN 55422,
- Or by calling (763) 581-0911 or (833) 494-2900.

Customers who are eligible for NMH financial assistance will not be charged more than amounts generally billed (AGB) by NMH for emergency or other medically necessary care to customers with insurance (AGB, as defined by IRS Section 501(r)).

In addition, NMH participates in Medicare Partners. For this program, NMH partners with Senior Community Services to waive clinic co-insurance and deductibles for customers who are members of Medicare Partners. Eligibility for this program is determined by Senior Community Partners.

NMH also offers an Uninsured Discount to customers who are not eligible for financial assistance and whose annual income is less than \$125,000. If you need additional information on NMH's uninsured discount please call (763) 581-0911, or (833) 494-2900.

What does the financial assistance program cover?

NMH's Financial Assistance Policy applies to emergency and medically necessary services provided by NMH hospital and clinic facilities within the NMH system, including both facility and professional services offered by North Memorial Health Hospital and Maple Grove Hospital, NMH hospice services, and NMH emergency transportation services. Refer to NMH's Financial Assistance Policy for additional information on covered and non-covered services.

How can I obtain a copy of the Financial Assistance Policy or Application?

Information about NMH financial assistance program, including copies of the NMHs Financial Assistance Policy and financial assistance application, are available to the public without charge. This information is available in any of the following ways:

- Electronic copies can be accessed on the North Memorial Health website at: <https://northmemorial.com/financial-assistance>
- Mailing request to: North Memorial Health Hospital – Financial Assistance, 3300 Oakdale Avenue North, Robbinsdale, MN 55422;
- By calling: (763) 581-0911, or (833) 494-2900;
- Upon request at the following locations:
 - North Memorial Health Hospital Registration Department;
 - Maple Grove Hospital Registration Department;
 - North Memorial Health – Financial Assistance, 3500 France Avenue North, Suite 106, Robbinsdale, MN 55422;
 - North Memorial Health Ambulance, 4501 68th Avenue North, Brooklyn Center, MN 55429.

How do I apply?

Completed applications including all required information and documentation should be submitted to one of the locations above or mailed to:

- North Memorial Health – Financial Assistance, 3500 France Avenue North, Suite 106, Robbinsdale, MN 55422.

We will promptly review submitted applications with supporting documentation and notify you of financial assistance eligibility in writing within 30 days of receipt of a complete application.

We will not consider incomplete applications, but will notify applicants by phone or mail of an incomplete application and provide you an opportunity to send in the missing documentation or information within 30 days from the date of notification.

Is there language assistance?

Interpreters are available to you at no cost. The Financial Assistance Policy, application, and this policy summary may be available in your language. For more information, call (763) 581-0911 or (833) 494-2900, or visit our website at www.northmemorial.com/financial-assistance.

Need help?

For help or questions about the application process, please call (763) 581-0911 or (833) 494-2900 or ask to speak to a financial counselor at any NMH facility.