



Financial Assistance Policy Plain Language Summary

St. Margaret's Health-Peru offers financial assistance for emergency and medically necessary care. This financial assistance, ranging from a reduction in the amount of the balance outstanding up to complete forgiveness of the balance outstanding, is provided to patients demonstrating financial need and billed through our Patient Financial Services department.

Financial assistance is provided on a sliding scale discount based upon verifiable total household income as a percentage of federal poverty level (FPL) guideline. Individuals eligible for financial assistance may not be charged more than amounts generally billed to individuals who have insurance for emergency or other medically necessary care.

Notification of Availability of our Policy

Effort will be made to identify patients needing assistance as early as possible. St. Margaret's Health-Peru will widely publicize the financial assistance program through (1) signage in registration areas in our hospital and service locations, (2) our policy, summary document and application available for review or download from St. Margaret's Health-Peru's website, (3) a paper copy of our policy, summary document and application obtainable from a staff member, (4) information included on patient billing statements, (5) brochures and other information materials provided to the patient and/or family, and (6) staff identification of patients with potential financial need.

St. Margaret's Health-Peru has patient financial representatives available to work with patients to complete financial assistance applications as well as applications for Medicaid or Health Insurance Exchange plans. Our financial assistance policy, summary document and application is available in English and Spanish.

Service Covered by a Financial Assistance Application

An approved financial assistance application will cover charges for emergency and medically necessary care provided at St. Margaret's Health-Peru.

Extraordinary Collection Activities

St. Margaret's Health-Peru will not engage in extraordinary collection activities before making reasonable efforts to determine whether an individual who has an unpaid account is eligible for financial assistance.

How to Obtain an Application or Copy of our Policy

You may obtain an application for financial assistance or a copy of our Financial Assistance Policy by visiting our website at <http://www.ivch.org/patients-financial-assistance.html>. Paper copies can be obtained from a patient financial services representative at 1305 Sixth Street, Peru, IL 61354 or in the Registration Department or from the Cashier's Office at 925 West Street, Peru, IL 61354. You may also obtain a copy by contacting Patient Financial Services at 815-780-3418.