 **PLAIN LANGUAGE SUMMARY OF FINANACIAL ASSISTANCE POLICY**

Aspire Rural Health System is committed to providing health care services to patients who are unable to pay for such care. You may be eligible for financial assistance if you are not insured or are underinsured. This is a summary of the Aspire Rural Health System Financial Assistance Policy (FAP).

**Financial Assistance**

Eligibility for financial assistance is based on multiple factors, including insurance coverage, other sources of payment and income (Federal Poverty Level guidelines are used to determine potential financial assistance offered).

Financial assistance is offered to patients who are uninsured, underinsured, as well as experiencing temporary financial hardship. Partial or full financial assistance may be granted based on a patient’s ability to pay the billed charges.

Patients must comply with the application process.

**Eligibility Requirements**

Financial assistance is determined in accordance with procedures that involve an individual assessment of financial need; and may include an application process in which the patient or patient’s guarantor is required to cooperate and supply personal, financial and other information and documentation relevant to determining financial need. If you have sufficient insurance coverage available to pay for your care, you may not be eligible for financial assistance. Please refer to the full policy for a complete explanation and details.

**Where to Find Information**

To apply for financial assistance, you may:

* Download and print the application online at www.aspirerhs.org. Click on About and then navigate to Billing/Financial Assistance.
* Request the information in writing by mail or by visiting one of our hospital campus main entrances and ask to speak to a collection specialist. Copies of the policy and application are also available at Front Registration, Emergency Department, and any of our clinics.
* Request the information by calling 989-912-6800.

**How to Apply**

The process involves filling out the financial assistance application and submitting it along with the support documents to the following address for processing:

Aspire Rural Health System

Attn: Financial Counselor

4675 Hill Street

Cass City, MI 48726

You may also apply in person by visiting the office at the address noted above.

**No More than Amount General Billed (AGB)**

A patient determined to be eligible for financial assistance may not be charged more than amounts generally billed for emergency or other medically necessary care to patients who have insurance for such care.

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