



PLAIN LANGUAGE SUMMARY OF HEALTHCARE FINANCIAL ASSISTANCE POLICY

Availability of Financial Assistance

Eligibility for financial assistance is determined by the ability of the patient or his/her guarantor to pay after all available resources have been utilized and all available assistance programs have been assessed. Financial assistance is available for emergency and other medically necessary care provided by Institute for Orthopaedic Surgery to uninsured and underinsured patients who live in the community served by Institute for Orthopaedic Surgery, and whose family income does not exceed two times the Federal Poverty Guidelines (FPG).

Eligibility Requirements

Financial assistance is generally determined by total household income based on the FPG. Individuals eligible for financial assistance under our Policy with an income level at 200% FPG or below receive free care.

No person eligible for financial assistance under the HFA policy will be charged more for emergency or other medically necessary care than amounts generally billed to individuals who have insurance covering such care. If an individual has sufficient insurance coverage or assets available to pay for care, he/she may be deemed ineligible for financial assistance. Please refer to the full HFA Policy for a complete explanation.

About the Application Process

The process for applying for financial assistance under our HFA Policy includes these steps:

- Complete the HFA Application Form and include required supporting documents.
 - We look at your income and family size to determine the level of assistance available to you.
 - We require that you must first explore eligibility for some type of insurance benefits that would cover your care (i.e. worker's compensation, automobile insurance, etc.) We can help direct you to the appropriate resources.
- We will contact you to tell you whether you are eligible for financial assistance under our HFA Policy.
- We can help you arrange a payment plan for any remaining charges or bills that are not covered under our HFA Policy.
 - A payment plan will consider your financial situation to set payments that you can manage.

Where to Obtain Information

You may obtain a copy of our HFA Policy and the HFA Application Form, as well as information about the financial assistance application process: (i) by visiting our website at www.ioshospital.com/Hospital Billing & Financial Assistance, (ii) by contacting Institute for Orthopaedic Surgery Billing department by telephone at 1-567- 940-3263, (iii) by mailing a request to Institute for Orthopaedic Surgery 801 Medical Drive Suite B, Lima, Ohio 45804 Attn: Billing Department, or (iv) by contacting our financial counselors in person at the Institute for Orthopaedic Surgery.

We accommodate all significant populations served by Institute for Orthopaedic Surgery that have limited proficiency in English by translating copies of our HFA Policy, Application Form, and this Summary in the primary languages spoken by those populations. We may also elect to furnish translation aids, translation guides, or provide assistance through use of qualified bilingual interpreters.