



Financial Assistance Policy – Plain Language Summary (“PLS”)

The Inspira Medical Centers Financial Assistance Policy/Program (“FAP”) exists to provide eligible patients, partially or fully discounted emergency or other medically necessary healthcare services provided by Inspira. Inspira Medical Centers is hereinafter referred to as “Hospital”. Patients seeking financial assistance must apply for the program, which is summarized herein.

Eligible Services - Emergency or other medically necessary healthcare services provided by and billed by Hospital. The FAP only applies to services billed by Hospital. Other services which are separately billed by other providers, such as physicians or laboratories, may not be covered under the FAP.

Eligible Patients - Patients receiving eligible services, who submit a complete Financial Assistance Application (“Application”) (including all required supporting documentation/information), and who are determined eligible for financial assistance by the Hospital.

How to Apply – The FAP and related Application may be obtained/completed/submitted as follows:

- At any Hospital Admissions, Outpatient or Emergency Room registration area.
- Request documents to be mailed to you by calling Hospital’s Patient Business Services Dept. at 856-575-4780.
- Request documents by mail at:

Attention: Financial Counseling
Inspira Health Network
Bridgeton Health Center
333 Irving Avenue
Bridgeton, NJ 08332
- Request documents by visiting in-person at the following locations:
 - *Inspira Medical Center Vineland Financial Counseling Department* located at 1505 West Sherman Avenue, Vineland. Office is located at the Outpatient entrance and patients will be directed by the Outpatient Greeter desk located at the entrance and office hours are Monday – Friday from 8:30 am to 4:00 pm.
 - *Inspira Health Center Bridgeton Financial Counseling Department* located at 333 Irving Avenue, Bridgeton. Office is in the lobby at the main entrance and office hours are Monday – Friday from 8:30 am to 4:00 pm.
 - *Inspira Medical Center Woodbury Financial Counseling Department* located at 17 West Red Bank Avenue, Woodbury. Office is located on the first floor and office hours are Monday – Friday from 8:00 am to 4:00 pm.

- *Inspira Medical Center Elmer Financial Counseling Department* located at 501 Front Street, Elmer. Office is located adjacent to the Registration department in the main lobby and office hours are Monday – Friday from 7:00 am to 3:30 pm.
 - *Inspira Medical Center Mannington Financial Counseling Department* located at 310 Salem Woodstown Road, Salem. Office is in the Outpatient Registration department and office hours are Monday – Friday from 8:00 am to 4:00 pm.
 - *Inspira Medical Center Mullica Hill Financial Counseling Department* located at 700 Mullica Hill Rd, Mullica Hill. Office is located in the Registration department in the main lobby and office hours are Monday – Friday from 8:00 am to 4:00 pm.
- Download the documents from the Inspira’s website: <https://www.inspirahealthnetwork.org>.
 - Mail completed applications (with all required documentation/information specified in the application instructions) to:

Attention: Financial Counseling
 Inspira Health Network
 Bridgeton Health Center
 333 Irving Avenue
 Bridgeton, NJ 08332

Determination of Financial Assistance Eligibility – In general, Eligible Patients may receive financial assistance, using a sliding scale, if they are uninsured or if they are underinsured and their family gross income is at or below 550% of the Federal Government’s Federal Poverty Level (“FPL”). Eligibility for financial assistance means that Eligible Patients will have their care covered fully or partially and will not be billed more than “Amounts Generally Billed” (“AGB”) to insured persons (AGB, as defined in IRC Section 501(r) by the Internal Revenue Service). Financial assistance levels, based solely on family gross income and FPL, are:

- Family Gross Income at 0 to 200% of FPL
 Full Financial Assistance; \$0 is billable to the patient.
- Family Gross Income at 201 to 550% of FPL
 Partial Financial Assistance; AGB is maximum billable to the patient.

Note: Other criteria beyond FPL are also considered (i.e., availability of cash or other assets that may be converted to cash, and excess monthly net income relative to monthly household expenditures), which may result in exceptions to the preceding. If no family income is reported, information will be required as to how daily needs are met. The Hospital’s Financial Counseling department reviews submitted applications which are complete and determines financial assistance eligibility in accordance with the Hospital’s FAP. Incomplete applications are not considered; however, applicants are notified and given an opportunity to furnish the missing documentation/information.

The FAP, Application and PLS are available in English and in the primary language of populations with limited proficiency in English (“LEP”) that constitute the lesser of 1,000 individuals or 5% of the community served by the hospital’s primary service area. Translated versions are available upon request in person at the addresses above; and on Inspira’s website.

For help, assistance or questions please call the Hospital’s Patient Financial Services Department at 856-641-6336 or visiting in-person at one of the Medical Center or Health Center locations listed above. All locations are open Monday through Friday and hours vary by locations.