

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

Virtua Health’s (“Virtua”) Financial Assistance Policy (“FAP”) exists to provide eligible patients, partially or fully-discounted emergency or other medically necessary healthcare services provided by Virtua. Patients seeking financial assistance must apply for the programs offered. The following is a summary of the policy:

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

Eligible Patients - Patients receiving eligible services who submit a completed financial assistance application (“Application”) (including related documentation/information) and who are determined eligible for financial assistance by Virtua.

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

- By visiting Virtua’s website at www.virtua.org;
- By visiting in person or requesting by mail at Virtua’s Patient Accounting Department located at 2000 Crawford Place, Suite 100, Mt. Laurel, NJ 08054, between the hours of 7:30 AM and 4:00 PM.
- Requesting documents by mail by calling Virtua’s customer service bureau at (833)335-4010 between the hours of 8:00 AM and 9:00 PM, Monday through Thursday, and between 8:00 AM and 5:00 PM on Friday;
- Mail completed Applications (with all documentation/information) specified to:
Virtua Patient Accounting Department
2000 Crawford Place, Suite 100
Mount Laurel, NJ 08054

Determination of Financial Assistance Eligibility - Generally, uninsured patients whose family gross income does not exceed 500% of the Federal Poverty Guidelines (“FPG”) are eligible for financial assistance. Additionally, underinsured patients may be eligible, using a sliding scale, when their family gross income is at or below 300% of FPG. Eligibility for financial assistance means that eligible patients will have their care fully or partially discounted and will not be billed more than “Amounts Generally Billed” (“AGB”) to insured persons (AGB, as defined in IRC §501(r) by the Internal Revenue Service). Financial assistance levels, based solely on family gross income and FPG, are:

- Underinsured individuals with family gross income at 0 to 200% of FPG; Full financial assistance; \$0 is billable to the patient.
- Underinsured individuals with family gross income greater than 200% but less than or equal to 300% of FPG;
Partial financial assistance; AGB is maximum billable to the patient.
- Uninsured individuals with family gross income less than 500% of FPG; Partial financial assistance; AGB is maximum billable to the patient.

Note: Other criteria beyond FPG are also considered (i.e., residency, asset criteria), which may result in exceptions to the preceding. If no family gross income is reported, information will be required as to how daily needs are met.

Virtua’s Patient Accounting Department reviews submitted applications which are complete, and determines financial assistance eligibility in accordance with Virtua’s FAP. If incomplete applications are received, applicants are notified and given an opportunity to furnish the required missing documentation/information.

Virtua translates its FAP, Applications and PLS in other languages wherein the primary language of Virtua's primary service area represents the lesser of 5% or 1,000 individuals. Translation services are also available to meet patient needs.

For help, assistance or questions please visit Virtua's Patient Accounting Department located at 2000 Crawford Place, Suite 100, Mt. Laurel, NJ 08054, between the hours of 7:30 AM and 4:00 PM. additionally, please call Virtua's customer service bureau at (833)335-4010.