

Financial Assistance Policy – Plain Language Summary

Cape Regional Medical Center's (Cape) Financial Assistance Policy/Program exists to provide eligible patients, partially or fully-discounted emergency or other medically necessary healthcare services provided by the Medical Center. Patients seeking Financial Assistance must apply for the program, which is summarized herein.

Eligible Services - Emergency or other medically necessary healthcare services provided by the Cape and billed by Cape. The Financial Assistance Policy/Program only applies to services billed by Cape, other services which are separately billed by other providers, such as physicians or laboratories, are not eligible under the Financial Assistance Policy/Program.

Eligible Patients - Patients receiving eligible services, who submit a complete Financial Assistance Application (including related documentation/information), and who are determined eligible for Financial Assistance by the Cape.

How to Apply – Financial Assistance Policy/Program and related Application Form may be obtained/completed/submitted as follows:

- At Cape's Patient Registration desk, Emergency Room desk or the Financial Counseling offices located in the South Lobby and Emergency Room.
- Request documents be mailed to you, by calling Cape's Financial Counseling Office at (609)-463-2443.
- Request documents by mail/or visiting in-person: Cape's Financial Counseling Office located at:
 - Cape Regional Medical Center
South Lobby
2 Stone Harbor Boulevard
Cape May Court House, NJ 08210
 - Visiting In-person - come to 1st Floor – South Lobby. (CAPE's Financial Assistance Policy is also available upon request by mail, or in person, at this location.)
- Download the documents from Cape's website: <http://caperegional.com/contact-financial-assistance.htm>
- Mail completed applications (with all documentation/information specified in the application instructions) to:
 - Cape Regional Medical Center
Attention: Financial Counseling
2 Stone Harbor Boulevard
Cape May Court House, NJ 08210

Determination of Financial Assistance Eligibility - Generally, Eligible Persons are eligible for Financial Assistance, using a sliding scale, when their Family Income is at or below 500% of the Federal Government's Federal Poverty Guidelines. Eligibility for Financial Assistance means that Eligible Persons will have their care covered fully or partially, and they will not be billed more than "Amounts Generally Billed" to insured persons (Amounts Generally Billed, as defined in IRC Section 501(r) by the Internal Revenue Service). Financial Assistance levels, based solely on Family Income and Federal Poverty Guidelines, are:

- Family Income at 0 to 200% of Federal Poverty Guidelines
Full Financial Assistance; \$0 is billable to the patient.

- Family Income at 201% to 300% of Federal Poverty Guidelines
Partial Financial Assistance; Amounts Generally Billed is maximum billable to the patient.

Note: Other criteria beyond Federal Poverty Guidelines 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. Cape's Financial Counseling Department reviews submitted applications which are complete, and determines Financial Assistance Eligibility in accordance with Cape's Financial Assistance Policy. Incomplete applications are not considered, but applicants are notified and given an opportunity to furnish the missing documentation/information.

Cape also translates its Financial Assistance Policy/Program, application form and the plain language summary of its Financial Assistance Policy/Program in other languages wherein the primary language of the residents of the community served by CAPE represents 5 percent or 1,000; whichever is less; of the population of individuals likely to be affected or encountered by Cape. Translated versions available upon request in person at the address below; and on Cape's website.

For help, assistance or questions please visit or call: Cape Regional Medical Center's Financial Counseling Department located at 2 Stone Harbor Boulevard, Cape May Court House NJ, 08210; Visiting In-person, come to the South Lobby and ask directions to the Financial Counseling Department or call (609)-463-2443, Monday through Friday from 8:00 AM to 4:00 PM.