

## **Summary of Rainy Lake Medical Center's Financial Assistance Policy (Community Care)**

Rainy Lake Medical Center's Community Care program (Financial assistance) provides free or reduced cost healthcare to patients who are unable to pay fully for services received at our facility dependent on income guidelines.

### **Coverage**

Services covered are those that are medically necessary and provided to you by Rainy Lake Medical Center's staff and billed by Rainy Lake Medical Center. Services that would not be covered are cosmetic or elective procedures and services provided by outreach providers that would bill separately such as radiologists and cardiologists.

### **Eligibility**

Eligibility is based on your income and your application for, and use of, any private or government healthcare coverage available to you.

Once this criteria is met, Community Care may assist you with unpaid bills, including those resulting from insurance deductibles and co-payments.

Community Care eligibility is divided into three categories based on income;

1. Any person who qualifies under the guidelines and whose income is at or below 200% of the Federal poverty level (updated annually), adjusted for family size is entitled to care at no cost.
2. Any person whose income is more than 200% but not more than 300% of the Federal poverty level (updated annually), adjusted for family size is entitled to a reduced cost based on the sliding scale established by the Medical Center and approved by the Board of Trustees.
3. Any person whose income exceeds 300% of the Federal poverty level (updated annually), adjusted for family size may be eligible for reduced cost if their income is not sufficient to enable them to fully pay for the services. It is the determination of the Medical Center to reduce charges.

### **Obtaining an Application**

An application can be printed from our website, [www.rainylakemedical.com](http://www.rainylakemedical.com), or you can contact our Financial counselors and request to have one mailed to you. You can also request a meeting with the Financial counselor and receive an application at that time if you need assistance with the application. Please call (218)283-5300 or (218)283-5414. Please don't hesitate to ask for this information, we are happy to provide it to you and would like the opportunity to assist you.

Once eligibility is determined, an uninsured patient's charges will not exceed those that are the average generally billed to patients with insurance coverage.