



Atrium Health

Summary of Hospital Financial Assistance and Discount Programs

Atrium Health strives to provide financial assistance based on a patient's ability to pay while modeling the Atrium Health core value of "Caring". The financial assistance programs are designed to ensure assistance is provided to patients demonstrating a financial need and to ensure Atrium Health complies with any required Federal or State regulations related to financial assistance. Those eligible for hospital financial assistance will never be billed more than the amounts generally billed (AGB) to an insured patient. For more information on the calculation for AGB, contact Patient Customer Service.

There are two financial assistance programs:

Coverage Assistance & Financial Assistance (CAFA)

The CAFA program is for North Carolina and South Carolina residents who are uninsured patients and have received hospital inpatient services or observation services. It also includes hospital outpatient services that result in a balance greater than or equal to \$10,000. Uninsured patients with these types of services will be reviewed for CAFA by the Atrium Health Coverage Assistance Services department. A counselor will interview the patient and determine if they are eligible for other coverage opportunities. If a patient fully cooperates with this process and no coverage is available, their account will be evaluated for financial assistance based on their income as compared to federal poverty guidelines (FPG). Patients with income less than or equal to 200% of FPG will receive 100% discount. Patients between 201% and 400% of the FPG will qualify for partial discounts. Patients found eligible for the CAFA program for medically necessary inpatient or observation services are eligible for a 100% discount provided by the CHS Medical Group.

Interest free payment options are available to assist patients in paying their remaining balance.

Financial Assistance Scoring (FAS)

The Financial Assistance Scoring program is for North Carolina and South Carolina residents who are uninsured patients and have received hospital outpatient services that resulted in a balance less than \$10,000. Each account will be automatically reviewed for a financial assistance discount prior to billing. Eligibility is based on a financial assistance score from a third-party vendor that indicates the likelihood a patient lives in poverty. Patients with qualifying accounts will be extended a 100% adjustment and will not receive a bill. Patients with a qualifying score are not required to take any action. Patients found ineligible will receive a letter indicating the account was found not eligible. Patients with outpatient services who are not eligible may choose to apply for a full review. Uninsured patient's receiving Emergency Department services will be responsible for a \$75.00 copay.

Patients can apply by downloading an application at <https://atriumhealth.org/for-patients-visitors/financial-assistance> and mailing it to Atrium Health Coverage Assistance Services. Contact Patient Customer Service to receive an application by mail or obtain an application in person in the hospital facility's admitting office.

A copy of the Coverage Assistance and Financial Assistance policy and documents are available upon request electronically and/or by mail.

In addition to the financial assistance programs, two discount programs are available:

Uninsured Discount

Uninsured patients will receive a 50% discount off gross charges on all medically necessary hospital services and a 30% uninsured discount off gross charges on eligible medically necessary Medical Group services. A \$50.00 uninsured co-pay will be requested at the time of service for all outpatient Medical Group services. The uninsured discount is applied automatically, and no action is needed by the patient to receive this discount. This program is available to all uninsured patients.

Hardship Settlement Discount

This program is designed to assist North Carolina and South Carolina residents who have had a catastrophic medical event regardless of their insurance coverage that has resulted in very large hospital bills in comparison to their financial resources. Patients who have incurred a balance after all insurance or third-party payments that is greater than \$2,500 and is 10% of their total household financial resources may be eligible for a Hardship Settlement discount. Patients seeking a hardship settlement discount should inquire about this program by calling the customer service department after receiving their first statement.

Contact information:

Atrium Health Coverage Assistance Services
PO Box 32861
Charlotte, NC 28232

Patient Customer Service
(704) 512-7171

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This information is available in Arabic, Burmese, French, Hindi, Korean, Russian, Simplified Chinese, Spanish, Traditional Chinese, and Vietnamese.