



Lawrence General Hospital Self-Pay Discount Policy

Purpose: This document sets forth the policy of with respect to the discounts available to eligible patients who receive services at the Hospital where the patient does not have coverage for the service under an applicable private health plan or a public assistance program, which would be determined to be a Non-Covered Service. Non-Covered Services includes elective and/or medically necessary services that are (a) not included as covered benefits/eligible services under the patient's Private Health Plan or Public Assistance Program and for which the patient is financially responsible for payment to the provider(s) of such services; (b) included as covered benefits/eligible services, but are provided after the patient has exhausted all benefits under his/her private health plan or public assistance program; or (c) rendered by a provider that is not included in the health plan's/program's network.

Policy Statement:

Lawrence General Hospital has been and continues to be committed to being a resource for our patients and our communities that we serve, regardless of insurance status or ability to pay. The hospital will continue to provide emergency services to all patients, without discrimination and without regard to whether a patient may be eligible under this Self-Pay Discount Policy. The Hospital prohibits any actions that would discourage individuals from seeking Emergency Services, such as by demanding that Emergency Department patients pay before receiving Emergency Services or permitting debt collection activities that interfere with the provision, without discrimination, of emergency services.

The hospital will assist our patients with the process for completing applications/qualifying for available public assistance programs, whenever possible. For patients who meet the eligibility criteria described in this Policy, the discount applicable to such patient will be applied to the patient's bill for a non-covered services. The Hospital will refrain from efforts to collect payment for emergency services and medically necessary services from patients that are exempt from collection action under the Hospital's Financial Assistance Policy for Healthcare Services.

The Hospital may offer uninsured case rates on specified bundled services or extend discounts beyond those in this Policy, on a case-by-case basis, to recognize unique cases of financial hardship. To be eligible for a self-pay discount, the patient must meet the following criteria:

1. The services to be provided must be medically necessary and/or deemed clinically appropriate by a member of the Lawrence General Hospital medical staff;
2. The patient is not eligible for financial assistance under the Hospital's Financial Assistance Policy for Healthcare Services;

3. The patient is not eligible/qualified for any coverage for the services under any private health plan or under a public assistance program.

Procedure for Applying Discounts

For a Domestic (US Citizen) Patient, the hospital will provide the patient/Guarantor with an estimate of the charges for any requested self-pay of medical services. For those patients who meet the criteria under this policy, the hospital will apply a 40% self-pay discount to the estimate. The patient/Guarantor must pay the amount set forth in the Estimate (after applying the discount), in full, forty-five (45) days prior to the provision of services; provided however payment will not be required prior to the provision of emergency services.

For an International Patient, the hospital will provide the patient/Guarantor with an estimate of the charges for the services and will apply a 25% self-pay discount to the estimate. The patient/Guarantor must pay the amount set forth in the estimate, in full, forty-five (45) days prior to the provision of medically necessary services;; provided however that payment will not be required prior to the provision of emergency services.

Upon completion of the patient's course of treatment any payments that result in a credit balance will result in a refund to the patient/Guarantor.