

# Lake Charles Memorial Health System Financial Assistance Policy – Plain Language Summary

## **Who is eligible?**

Patients who receive medically necessary care and cannot afford to pay may qualify for financial assistance. This includes uninsured and underinsured patients. Eligibility is based on family income compared to the Federal Poverty Guidelines (FPG).

## **What services are covered?**

Emergency and medically necessary care provided by Lake Charles Memorial Health System facilities. Cosmetic procedures and other non-medically necessary services are not covered.

## **How is eligibility determined?**

- You must complete an application and provide proof of income, residency, and household size.
- Income includes wages, benefits, and other resources.
- Assistance is based on household income as a percentage of FPG:
  - Tier 1 ( $\leq 138\%$  FPG): Free care.
  - Tier 2 (139%–150.99% FPG): Small discounted payment.
  - Tier 3 (151%–175.99% FPG): Larger discount.
  - Tier 4 (176%–200.99% FPG): Partial discount.
  - Tier 5 (201%–275% FPG): Limited discount based on “Amounts Generally Billed” (AGB).

## **How to apply?**

- Applications are available at hospital locations and online at <https://www.lcmh.com/patients-visitors/billing-financial/financial-assistance/>.
- Submit the completed form with required documents (proof of income, residency, and household members).
- Assistance decisions are provided in writing within 30 days of a complete application.

## **Approval period:**

- Up to 12 months for fixed income or self-employed patients; 6 months for others.

## **Other important points:**

- Patients must cooperate with Medicaid or other program applications if eligible.
- No discrimination based on race, color, national origin, sex, or disability.
- Patients will not be charged more than the AGB for emergency or medically necessary care.

## **Need help?**

Financial counselors are available at Lake Charles Memorial Hospital, Moss Memorial, and the Business Office. They can be reached at 337.494.4637 or 337.494.4715 or email

[FinancialCounselingTeam@lcmh.com](mailto:FinancialCounselingTeam@lcmh.com)