

Plain Language Summary of Financial Assistance Policy

West Virginia University Hospitals, Inc. is a not-for profit teaching hospital committed to providing medically necessary, high quality healthcare services regardless of our patients ability to pay. The hospital acknowledges that there are patients who do not possess the ability to pay for emergent or medically necessary healthcare services. The following guidelines have been established to provide financial assistance to our patients in need.

Who is eligible for Financial Assistance?

A patient who resides in West Virginia is eligible for 100% financial assistance if he/she:

- has received or is scheduled to receive Emergency or Medically Necessary Care
- has a household income less than twice the federal poverty limit

Sample Income Guidelines for 2015

Household Size	Financial Assistance Income Threshold (2015)
1	23,540
2	31,860
3	40,180
4	48,500

Household Size	Financial Assistance Income Threshold (2015)
5	56,820
6	65,140
7	73,460
8	81,780

- does not have substantial assets
- has applied for and has been denied Medicaid coverage
- is a citizen or permanent resident of the United States (foreign students are not eligible)

Patients outside of these guidelines may also be considered on an exception basis.

How do I apply for Financial Assistance?

If you feel that you may meet the requirements above, **an application** may be obtained from the following sources:

- Our WVU Healthcare website: **wvumedicine.com**
- By calling or visiting the Financial Counselors' Office at **304-598-6260** between 8:00 AM and 4:00 PM, Monday - Friday
- By calling or visiting the Patient Financial Services department at **304-598-4032** between 8:00 AM and 5:00 PM, Monday – Friday at the Ruby Office Complex II (ROC II) at 3040 University Avenue, Morgantown, WV

Please complete all sections of the application form and assemble all required documentation prior to submitting your application. **If you need help** completing your application, please contact or visit our Financial Counselors by phone at 304-598-6260, or visit Patient Financial Services at the Ruby Office Complex II (ROC II) at 3040 University Avenue, Morgantown, WV. The Patient Financial Services Office is open between 8:00 AM and 4:00 PM, Monday – Friday.

Completed applications can be mailed to WVU Medicine Financial Counseling, PO Box 8000, Morgantown, WV 26506 or can be delivered to our Patient Financial Services office at the Ruby Office

Complex II (ROC II) at 3040 University Avenue, Morgantown, WV between 8:00 AM and 4:00 PM, Monday - Friday.

What is covered under Financial Assistance?

All emergency and medically necessary care is covered. Once you are approved, you are covered for 6 months.

What is not covered under Financial Assistance?

Not all services will be covered under Financial Assistance. The following services are excluded:

- Elective or cosmetic services
- Prescriptions
- Routine eye exams for corrective lenses
- Maternity services
- Reproductive services
- Suboxone clinic
- Bone Marrow Transplant
- Services not considered medically necessary by your insurance

For a complete list of excluded services, please contact a financial counselor at (304) 598-6260.

Where can I obtain a copy of your Financial Assistance Policy?

Our full Financial Assistance Policy is available:

- **For download** on our website: wvumedicine.com
- **Via mail** by calling our Financial Counselors at (304) 598-6260
- **Via mail** by calling Patient Financial Services at (304) 598-4032
- **For pick-up** in the admissions area, registration in the emergency department of Ruby Memorial Hospital, or in our Patient Financial Services office at the Ruby Office Complex II (ROC II) at 3040 University Avenue, Morgantown, WV.

What if I do not qualify for financial assistance or cannot meet the guidelines above?

If you are unable to qualify for 100% financial assistance as outlined above. You will still be eligible for discounted care. If you are uninsured, you will not be charged more than 50% of our current billed charges for your hospital bill. This discount ensures that you are not charged more than amounts generally billed for patients covered under Medicare and other private health insurers.

If you have insurance, other discounts may be available for you as well. Please contact our Financial Counselors at (304) 598-6260 or Patient Financial Services at (304) 598-4032 for more information.