



## Financial Assistance Policy (FAP) Summary

Subject to Christian Health (CH) charitable intent and the availability of resources, CH may offer financial assistance and provide, without charge or at a reduced charge, services to patients in the Mental Health Division (Ramapo Ridge Behavioral Health, Gracepoint, LiveWell Counseling, as well as in the Long Term Care/Senior Life Division (Heritage Manor Nursing Home, Southgate, The Longview Assisted Living Residence).

Financial assistance may be provided to patients, residents, clients and consumers who are:

1. uninsured or underinsured (have coverage that pays only for part of the bill);
2. insured ineligible (i.e. inpatient Medicaid recipients between 21 and 65 years)
3. ineligible for any private or government sponsored coverage (such as Medicaid);
4. otherwise unable to pay for services, and
5. meet the income and assets eligibility criteria, as outlined in the FAP application.

No patient in need of emergency and other medically necessary care will be denied treatments based on his/her ability to pay. In addition, CH does not engage in coercive practices, such as delaying or denying emergency and other medically necessary mental health care, while determining FAP eligibility.

Patients must meet both the income and asset eligibility criteria to qualify for financial assistance. Income includes: wages before deductions, social security, public assistance, unemployment, alimony, child support dividends and other income. Assets include: cash, savings accounts, checking accounts, CDs and other financial investments. Your liability will be considered including rent payments, mortgage payment, home equity payment, credit card debt, other outstanding loan payments as well as outstanding medical bills.

To process your financial assistance application, the following information and documentation is required: health insurance cards, two forms of identification with signatures, list of all family members with their social security numbers and dates of birth, income and asset verification, and your last tax return filed. CH reserves the right to deny financial assistance for failure to submit the required documentation.

Financial Assistance recipients who are continuing care at one of CH programs are required to re-apply annually to be reauthorized for continued FAP eligibility or be terminated from receiving financial assistance.

Information about financial assistance, the application process and how to obtain an application is available to all patients, upon request. To obtain such information and an application, visit [www.ChristianHealthNJ.org](http://www.ChristianHealthNJ.org) or call CH Finance Department at (201) 848-5209.

If you are FAP eligible, you will be charged for services provided by CH based on your income as a percentage of established poverty income guidelines, published by the Department of Health and Human Services (HHS). *As an example, if your income is greater than 225% of the HHS poverty income but less than or equal to 250%, you would be required to pay 40% of CH charges.* Additional information is available in the FAP application material; refer to the table entitled Eligibility Criteria for Financial Assistance. Following a determination of FAP eligibility, a patient will not be charged more than amounts generally billed for emergency care and other medically necessary mental health care.

It is important to note that CH Finance Department has the authority to engage in collection activities in the event of nonpayment. Call the Finance Department at (201) 848-5209 to request CH collections policy which describes these activities; it is available free of charge.

**Note: CH is not affiliated with any other health care providers. As such, there are no other providers covered under the FAP.**