



Help Paying Your Bill

Plain Language Summary and Discharge Notice

This Plain Language Summary is provided to help explain Cottage Health's Financial Assistance Policy. It summarizes eligibility requirements and provides contact information for assistance.

For Spanish, Tagalog and Chinese Translations

Translations of the Financial Assistance Policy, Financial Assistance Policy Application and this Plain Language Summary are available at cottagehealth.org/FAP.

Eligibility Requirements and Assistance Offered

Financial assistance is offered to eligible patients who are uninsured and underinsured. Eligibility for financial assistance is based on multiple factors:

- insurance coverage or other sources of payment (including personal injury claims)
- family income as a percentage of the Federal Poverty Level guidelines
- family size.

Patients may be eligible for charity care or discount payments for their medical bills if their family income does not exceed 700 percent of the Federal Poverty Level for the out-of-pocket portion only.

Patients must fully comply with the application process in a timely manner, including submitting tax returns and pay stubs, as well as completing the application process for all available sources of coverage and assistance.

The patient or any person involved in the care of the patient, including a family member or provider, can express financial concerns at any point during the patient's care. The patient or responsible party will then be encouraged to complete a Financial Assistance Application.

Financial assistance is limited to medical care provided at Cottage Health Hospitals only. Expenses such as travel, food, lodging, durable medical equipment and prescriptions are not covered under the Financial Assistance Policy. Cottage Health will uphold the

confidentiality and dignity of each patient, any information submitted for consideration of financial assistance will be treated as protected health information under the Health Insurance Portability and Accountability Act (HIPAA).

When a patient applies or has a pending application for a health coverage program at the same time he or she applies for financial assistance or a discount payment program neither application precludes eligibility for the other program.

Amounts Generally Billed (AGB)

A patient who qualified for financial assistance will not be charged more for emergency or medically-necessary care than amounts generally billed to patients with insurance coverage for such care.

Eligibility for Other Coverage

If you do not have any health insurance coverage, you may be eligible for Medicare, Medi-Cal/Medicaid, Medi-Cal Presumptive, CCS, Healthy Families Program, insurance through Covered California, other state- or county-funded health coverage or financial assistance. An enrollment counselor at Cottage Health can assist with applications for coverage and provide contact information for local consumer legal assistance programs. Enrollment counselors can be reached at **805-569-7410** or **805-879-8963**, between the hours of 8 a.m.-6 p.m., Monday-Friday. You may also visit the Health Consumer Alliance website at healthconsumer.org to obtain more information on organizations that will help you understand the billing and payment process.

Hospital Bill Complaint Program

The Hospital Bill Complaint Program is a state program, which reviews hospital decisions about whether you qualify for help paying your hospital bill. If you believe you were wrongly denied financial assistance, you may file a complaint with the Hospital Bill Complaint Program. Go to HospitalBillComplaintProgram.hcai.ca.gov for more information and to file a complaint.

Help Paying Your Bill

There are free consumer advocacy organizations that will help you understand the billing and payment process. You may call the Health Consumer Alliance at **888-804-3536** or go to healthconsumer.org for more information.

Cost of Care Estimates and Shoppable Services

To obtain estimates for services, and our lists of shoppable services, please visit this website: cottagehealth.org/billing/cost-of-care-estimates

How to Apply

To request a free copy of Cottage Health's Financial Assistance Application and Policy, please call, email, mail or visit us:

- **Online:** cottagehealth.org/FAP for downloading and printing
- **MyChart:** Complete and submit your application and documentation via MyChart
- **Phone:** Cottage Health Business Office at 805-695-2518 from 8 a.m.-6 pm., Monday-Friday
- **Email:** cottagebilling@sbch.org
- **Mail:** Cottage Health, Attention: Financial Assistance Program, P.O. Box 689, Santa Barbara, CA 93102

- **In Person:** Any Cottage Health Hospital location or the Business Office:

- » **Santa Barbara Cottage Hospital**, 400 W. Pueblo St., Santa Barbara, CA 93105 | 805-682-7111 ext. 53692
- » **Goleta Valley Cottage Hospital**, 351 S. Patterson Ave., Santa Barbara, CA 93111 | 805-967-3411 ext. 66484
- » **Santa Ynez Valley Cottage Hospital**, 2050 Viborg Rd., Solvang, CA 93117 | 805-688-6431 ext. 74800
- » **Cottage Health Business Office**, 6550 Hollister Ave., Goleta, CA 93117 | **Office hours** 8 a.m.-4 p.m., Monday-Friday

The Cottage Health Business Office offers help with completing the Financial Assistance Application during the hours of 8 a.m.-4 p.m. on Mondays through Fridays. You may also call to schedule an appointment at 805-879-8963.

More Help

If you have a disability and need to access information in an alternative manor or need help with completing the Financial Assistance Application during the hours of 8 a.m.-4 p.m. on Mondays through Fridays. You may also call to schedule an appointment at **805-879-8963**.