



FINANCIAL ASSISTANCE, CHARITY CARE AND DISCOUNT POLICY

DEFINITION AND PURPOSE:

Enloe Health is committed to providing financial assistance to patients who are uninsured or insured with high out-of-pocket costs to pay for medically necessary care. Enloe Health's mission statement, "To improve the quality of your life through patient-centered care" is the foundation for all determinations pursuant to this policy. Financial assistance determinations will be made within the broader scope of assisting patients and their families to obtain adequate and affordable insurance that provides an ongoing access to community health care services.

The purpose of this policy is to define the eligibility criteria for financial assistance, charity care, and discount payment for uninsured or insured with high out-of-pocket costs patients, and to provide administrative guidelines for the communication and implementation of this policy.

SCOPE:

This policy covers services provided by:

- Enloe Health,
- Home Medical Equipment (HME), Homecare and Hospice,
- Hospital-based clinics, and
- Physician services when collections are paid to Enloe Health
 - A list of eligible physicians is available upon request from Patient Financial Services at 530-332-6300. This list will be updated, at a minimum, yearly in conjunction with annual review of this policy.

FINANCIAL ASSISTANCE, CHARITY CARE AND DISCOUNT POLICY:

The financial assistance described in this policy will be extended to eligible, financially qualified patients receiving emergent and/or medically necessary services. Services determined to be not medically necessary by way of provider attestation may not be eligible for financial assistance in accordance with State and Local regulation.

It is never the intent of Enloe Health to delay, defer, or deny emergent and/or medically necessary care. Please see hospital's *Management of Individuals Presenting for Emergency Services Policy*.

Eligibility for Financial Assistance, Charity Care and Discount Payment:

- A patient who is *uninsured* and whose family's income is at or below 450 percent of the federal poverty level (FPL) is eligible to apply for the hospital's financial assistance program.
 - An uninsured patient is a patient who does not have third party coverage from a health insurer, health insurance plan, Medicare, or Medi-Cal and whose injury is not a compensable injury for purposes of workers' compensation or automobile insurance.

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- A patient who is *insured*, whose family's income is at or below 450 percent of the federal poverty level (FPL), **and** who has incurred medical expenses in the preceding 12 months that exceed 10% of their gross annual income is eligible to apply for the hospital's financial assistance program.
- Family size to determine federal poverty level is defined as follows:
 - For persons 18 years of age and older, spouse, domestic partner, as defined in Section 297 of the Family Code, and dependent children under 21 years of age, or any age if disabled, consistent with Section 1614(a) of Part A of Title XVI of the Social Security Act, whether living at home or not.
 - For persons under 18 years of age or for a dependent child 18 to 20 years of age, inclusive, parent, caretaker relatives, and parent's or caretaker relatives' other dependent children under 21 years of age, or any age if disabled, consistent with Section 1614(a) of Part A of Title XVI of the Social Security Act
- Family income shall be calculated based on the gross income, less disability income received, of the patient and each member of the patient's family unit as defined above
- All patients requesting Charity Care or Discount Payment will be required to:
 - Complete, e-sign/submit an application via the MyChart patient portal or hard copy
 - Provide income and source of income in the form or recent pay stubs, prior year's tax return, disability or unemployment verification
 - Tax returns should document the patient's income for the year in which the patient was first billed, or for the 12 months prior to when the patient was first billed.
 - Pay stubs should be from within a 6-month period before or after the patient was first billed, or in the case of pre-service, when the application is submitted.
- Further, for patients requesting Discount Payment, and for the sole purpose of documenting high medical expenses from other facilities, you may be required to:
 - Provide proof of medical expenses
 - Documentation may include but is not limited to bank or credit card statements, medical bills, and insurance Explanation of Benefits.
- Applicants will be required to participate in screening for Medi-Cal eligibility.
- If the patient receives a legal settlement, judgment, or award under a liable third-party action that includes payment for health care services or medical care related to an injury for which Enloe Health rendered care, in accordance with AB 2297, Enloe Health requires the patient or guarantor to reimburse the hospital for those related health care services up to the amount reasonably determined for those services.
- In the event that a patient fails to comply with the above requirements, the ineligible account(s) will be forwarded to a collection agency and will be handled in compliance with all state and federal regulations. The agency may cancel back account(s) at any time if alternate forms of documentation supports eligibility for financial assistance.

- Approved Charity Care and Discount Payment applications will be documented in the patient accounting system and remain valid for 6 months. Discounts may be taken automatically up to the approval level already authorized. If an account is greater than the already approved dollar threshold, it will need to be submitted for further approval. It is at Management discretion that a new application be requested if there is reason to believe the patient's financial situation may have changed.

Financial Assistance, Charity Care and Discount Payment Guidelines:

- Financial Assistance will be provided to approved, financially qualified patients, as defined above, on a sliding scale basis, using the current published Federal Poverty Levels (FPL) as guidelines. Financial assistance discounts will be granted using the following criteria:
 - If family income is less than 150 percent FPL: Free Care
 - If family income is 151 percent to 300 percent FPL: Co-payment of \$100 per eligible account.
 - If family income is 300 percent to 400 percent FPL: 100 percent of Medicare fee schedule, or the self-pay discount of 55% whichever is less.
 - If family income is 401 percent to 450 percent FPL, **and** current cumulative patient out-of-pocket amounts are greater than \$15,000: 150 percent of Medicare fee schedule, or the self-pay discount of 55% whichever is less.
- Financial assistance discounts will be approved as follows:

○ Under \$3,000	Patient Financial Services (PFS) Staff
○ \$3,001 - \$10,000	PFS Supervisor
○ \$10,001 - \$35,000	PFS Manager
○ \$35,001 - \$75,000	PFS Director or Sr. Director Rev Operations
○ Over \$75,000	Chief Financial Officer (CFO)
- Discounts under Enloe Health's Financial Assistance, Charity Care and Discount policy are not intended to routinely offset share of cost obligations, deductibles, or coinsurance under government programs. Exceptions may be approved as follows:

○ Under \$10,000:	PFS Supervisor
○ \$10,001 - \$35,000:	PFS Manager
○ Above \$35,000:	PFS Director or Sr. Director Rev Operations
- Following a determination of eligibility, an individual whose FPL is <450%, will not be charged for emergency or other medically necessary care an amount greater than the amounts generally billed (AGB) to individuals with coverage. For the purpose of this policy, AGB is defined as: an amount not to exceed Medicare Fee Schedule for the same service.
- Following a determination of eligibility, any previous payments made by the patient on the account in question that exceed the patient's remaining responsibility by \$5, and where the payment was made within the last five (5) years, will be refunded, including interest, within 30 days.

- Patients who have veteran's benefits, are treated for non-service related conditions and who allow us to bill their medical insurance as primary will automatically be granted financial assistance for any estimated patient balance. Amounts must be approved as follows:
 - Under \$10,000: PFS Supervisor
 - Greater than \$10,000: PFS Manager or Above
- Patients may be presumptively found eligible for Financial Assistance. Examples include, but are not limited to, deceased patients with no estate and patients documented as homeless or transient may be granted financial assistance without meeting the above requirements. Patients on state or federal assistance who receive medically necessary services not covered by their assistance program may also be granted financial assistance without meeting requirements.
 - Non-covered and denied services provided to Medicaid-eligible patients are considered a form of charity care. Medicaid patients are not responsible for any forms of patient financial liability and all charges related to services not covered, including all denials, are charity care. Examples may include, but are not limited to:
 - Services provided to Medicaid patients with restricted Medicaid (i.e., patients that may only have pregnancy and emergency benefits, but receive other hospital care)
 - Medicaid-pending accounts
 - Medicaid or other indigent care program denials
 - Charges related to days exceeding a length of stay limit
 - Medicaid claims (including out of state Medicaid claims) with "no payment"
 - Any service provided to a Medicaid patient with no coverage and no payment
- On occasion, there may be circumstances where patients may not be able to pay the discounted amount. In these special circumstances, discounts may be further negotiated to an amount that considers the patient's essential living expenses and diminished ability to pay. The additional discounts may be granted up to designated approval levels:
 - \$100 - \$35,000 PFS Manager
 - \$35,001- 75,000 PFS Director or Sr. Director Rev Operations
 - Above \$75,000 CFO
- Extended payment plans may be offered as necessary for the uninsured patient to meet their financial obligation. Extended payment plans for financially qualified patients shall be interest free and will be negotiated between Enloe Health and the qualified patient. Absent an agreement between the two parties; monthly payments shall be calculated to not exceed ten percent of the patient's family income for a month, excluding deductions for essential living expenses.
 - In the event a patient defaults on their extended payment plan for 90 consecutive days, the payment plan will be declared inoperative, but at no time will the patient's responsibility exceed the qualified discounted amount.
- Should the hospital's use of extraordinary collection activities (ECA's) come into question, Enloe Health's Compliance Committee has the final authority and responsibility for determining that the hospital had made reasonable efforts to determine whether a patient was eligible for financial assistance prior to initiating extraordinary collection activities (ECA's).

- Following approval for financial assistance discounting, patients that have made payments prior to determination may be eligible for refund based on the following criteria:
 - Payments must be in excess of the discounted amount due in total across all approved discounted accounts.
 - Payments must have been made within the prior five (5) years from day of approval notice. Payments will be evaluated at the individual account level to determine refund eligibility.

Patient Notification and Appeal Rights:

- Uninsured patients will be provided with applications for Medi-Cal and/or Healthy Families, information on enrollment to the California Health Benefit Exchange, and contact information to a local consumer assistance center housed at the legal services offices at the time of registration or no later than at the time of discharge.
- Notices will also include information for patients who need help understanding the billing and payment process. They will receive contact information for Health Consumer Alliance at 888-804-3536 or www.healthconsumer.org.
- Uninsured patients will be provided a plain language summary of the financial assistance guidelines, the application form and contact number at the time of registration or no later than at the time of discharge.
- Billing notices to uninsured patients will include contact information for Medi-Cal and the California Health Benefit Exchange as well as the contact number and website for the financial assistance program.
- A patient is required to complete and submit an application for financial assistance as described above.
 - Eligibility determination will be made within 60 days of the submission of all required documentation.
 - At the time a decision is made approving or denying financial assistance, a letter will be sent to the patient notifying the patient of the hospital's decision.
 - Documentation of financial assistance determinations will be kept on file in the Patient Financial Services Department for two years.
 - Patient statements will reflect the financial assistance discount.
- Incomplete applications will be held a minimum of for 60 days from filing or 240 days from first post discharge billing. Following this time, patients may still apply for financial assistance, but may be asked to complete an updated application and re-submit income verifications.
- Patients who disagree with the financial assistance determination have the right to appeal the decision. Appeals must be made in writing to the CFO, Enloe Health. The CFO will render a decision within 60 days.

- Patients will also be notified of their rights under the Hospital Bill Complaint Program, including how to access support at www.hospitalbillcomplaintprogram.hcai.ca.gov.

SELF PAY DISCOUNT:

- Self pay discounts will be granted to all *uninsured* patients that do not qualify for Charity Care or Discount Payment.
 - A 55 percent discount is applied if payment is received prior to any bad debt referral*Note: These percentages are subject to review and change each fiscal year.*
- Extended payment terms may be offered at the discretion of Enloe Health. In these cases, up to six months of interest-free terms may be granted.

HOSPITAL BASED PHYSICIAN CHARITY CARE AND DISCOUNT POLICY:

- Physicians will provide discounts to uninsured patients or insured patients with high out-of-pocket costs who are at or below 400 percent of FPL.
- Enloe Health's Patient Financial Services (PFS) Department acts as a billing agent for Chico Emergency Physicians as well as Enloe Specialty Physicians (ESP).
- PFS is authorized to make the eligibility determination for charity care and discounted payment. The hospital's application process will include all physician services billed by Enloe Health. The same eligibility criteria will apply for hospital and physicians.
- The Patient Notification and Appeal Rights as noted in this policy will also apply to the physician accounts.
- A list of eligible physicians is available upon request from Patient Financial Services at 530-332-6300. This list will be updated, at a minimum, yearly in conjunction with annual review of this policy.

Financial Assistance, Charity Care and Discount Payment Guidelines:

- If the patient is uninsured or insured and with high out-of-pocket costs and family income is at or below 400 percent FPL, the patient will owe no more than 100 percent of the Medicare fee schedule.
- On occasion, there may be circumstances where patients who qualify for discounted service may not be able to pay for the discounted amount. In these special circumstances, discounts may be further negotiated to an amount that considers the patient's diminished ability to pay. The additional discounts may be granted up to designated approval levels:
 - Under \$10,000 PFS Supervisor
 - Greater than \$10,000 PFS Manager or Above

RELATIONSHIP TO COLLECTION PRACTICES:

- It is the intent of Enloe Health to comply with all state and federal regulations.
- Enloe Health's *Financial Policy* outlines the types of collection efforts contracted collection agencies may/may not take to collect on past-due hospital, emergency and specialty physician accounts.
 - It is recognized that as part of the charity care and discount process, patients may break their promise to pay from time to time.
 - In these instances, patients with past-due financial assistance obligations, not less than 90 consecutive days delinquent, may be referred to an outside agency in the same manner as any other patient with an unpaid past-due account.
 - Prior to referral, Enloe Health will comply with all state and federal regulations; making a reasonable attempt to contact the patient by phone, giving notice in writing that the extended payment plan may become inoperative, offering the opportunity to renegotiate the extended payment plan, providing notice of financial assistance availability for those that qualify and giving appropriate notice prior to initiating any extraordinary collection activities (ECA's). *For specific billing and collections guidelines please refer to the hospital's Financial Policy.*
 - However, in no instance will any patient receiving financial assistance under this policy be subject to abusive telephone collection practices, liens being placed on their primary residence, wage garnishments, or involuntary court hold orders.

PUBLIC NOTICE OF FINANCIAL ASSISTANCE:

- Enloe Health will post notices regarding the availability of financial assistance, charity care and discount payment in all patient registration areas, in patient handbooks, at its PFS Department, and on its website at www.enloe.org.
- Notices shall be posted in languages where a patient population of 5% or 1,000 individuals is determined through an annual review of the language demographic information collected during the registration process. Currently, notices are published in English and Spanish. In addition, Enloe Health shall annually publish a statement of charity care and discount payment assistance in its community benefits report. A telephone number will be available for persons with questions to inquire about Enloe Health's financial assistance program.
- Notices shall contain language that includes emergency and specialty physician services.

Note: This policy is a combination of the *Financial Assistance*, *Charity Care* and *Financial Arrangements* policies.

REFERENCES:

- Financial Policy
- Management of Individuals Presenting for Emergency Care Policy
- Forms S8530800 and S8530802

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NPI	Last Name	First Name	Suffix	Group Location
1720213101	Abbott	Joel	DO	Enloe Trauma & Surgery Clinic
1831312503	Abdelnaby	Abier	MD	Enloe General & Colorectal Surgery
1760723647	Abraham	Kyle	PA	Enloe Trauma & Surgery Clinic
1598185027	Adams	Christopher	MD	Enloe Trauma & Surgery Clinic
1770903429	Adams	Ellen	MD	Enloe Trauma & Surgery Clinic
1609964154	Agarwal	Vijay	MD	Enloe Digestive Diseases Clinic
1699775734	Ahmed	Ejaz	MD	Enloe Trauma & Surgery Clinic
1679583074	Aikin	Bruce	MD	Prompt Care
1780621615	Albers	Sheri	DO	Enloe Trauma & Surgery Clinic
1982997342	Ali	Syed	MD	Enloe Cardiology Clinic
1124349246	Alonzo	Joanne	DO	Enloe Cardiology Clinic
1912393448	Alvarez	Kelley	PA	Enloe Cardiology Clinic
1285832717	Amir	Asad	MD	Palliative Care
1336108851	An	Hyung	MD	Palliative Care
1366490773	Anderson	John	DO	Enloe Trauma & Surgery Clinic
1992807796	Angel	Audrey	NP	Prompt Care
1144569534	Armenta	Maya	NP	Enloe Cardiology Clinic
1982983391	Aryal	Madan	MD	Enloe Specialty Physicians, Inc.
1295052124	Austin	Grace	MD	Enloe ENT - Head & Neck Specialists
1053446922	Awan	Najam	MD	Enloe Cardiology Clinic
1700020823	Azizad	Shameem	MD, MBA	Enloe Trauma & Surgery Clinic
1609100817	Babare	Jessica	DO	Enloe Cardiology Clinic
1770632168	Bae	Hannah	MD	Enloe Trauma & Surgery Clinic
1033379151	Bagheri	Baharak	MD	Enloe Trauma & Surgery Clinic
1033193941	Baker	Daniel	MD	Enloe Trauma & Surgery Clinic
1114130697	Balardi	Vincent	MD	Chico Emergency Physicians Medical Group, Inc.
1265637227	Bangsund	Peter	MD	Enloe Digestive Diseases Clinic
1457796427	Banks	Christopher	PA	Enloe Orthopedic Trauma Clinic
1033299177	Barasch	Eugene	MD	Enloe Trauma & Surgery Clinic
1518912799	Barnes	Patricia	MD	Enloe Trauma & Surgery Clinic
1013974625	Barthelow	Joel	MD	Enloe Wound/Ostomy & Hyperbaric Center
1134237761	Baumgartner	Fritz	MD	Enloe Cardiology Clinic
1558780296	Beadle	John	NP	Enloe Orthopedic Trauma Clinic
1629031299	Belle	Troy	MD	Enloe Trauma & Surgery Clinic
1841305679	Berry	Scott	MD	Enloe Specialty Physicians, Inc.
1740218064	Bevan	Alison	MD	Enloe Specialty Physicians, Inc.
1265703300	Birnstein	Elliott	MD	Enloe Digestive Diseases Clinic
1912394735	Bjella	Kirk	MD	Enloe Trauma & Surgery Clinic
1033211842	Black	Lora	NP	Prompt Care
1831170208	Blackwell	John	MD	Enloe Trauma & Surgery Clinic
1164484721	Boardman	John	MD	Enloe Trauma & Surgery Clinic
1689779209	Bonis	William	MD	Enloe Specialty Physicians, Inc.
1588854707	Boone	Christopher	PA	Enloe Orthopedic Trauma Clinic
1518069343	Bradshaw	Laurie	NP	Enloe Digestive Diseases Clinic
1780942599	Brandehoff	Nicklaus	MD	Chico Emergency Physicians Medical Group, Inc.
1336193432	Brandtman	Todd	MD	Palliative Care

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1932383411	Brannen	John	MD	Enloe Trauma & Surgery Clinic
1184693376	Brazil	Leonard	MD	Enloe Orthopedic Trauma Clinic
1467517524	Brice	Christine	NP	Palliative Care
1710090162	Brooks	Joseph	MD	Enloe Women's Services
1376546846	Brown	Elisa	MD	Enloe Trauma & Surgery Clinic
1396923868	Brown	Samuel	MD	Palliative Care
1528159340	Brownley	Richard	MD	Prompt Care
1831295963	Bruhn	Nancy	NP	Prompt Care
1457313413	Brull	James	DVM, DO	Enloe Trauma & Surgery Clinic
1740252204	Buadu	Annemarie	MD, CIIP	Enloe Trauma & Surgery Clinic
1639152655	Bub	Lawrence	MD	Enloe Trauma & Surgery Clinic
1770842056	Burke	Sarah	MD	Enloe Women's Services
1861413700	Butcher	Brent	MD	Chico Emergency Physicians Medical Group, Inc.
1356643621	Calderon	Joshua	PA	Enloe Trauma & Surgery Clinic
1043253321	Carlson	Rachel	PA	Enloe Specialty Physicians, Inc.
1053641746	Carregal	Richard	DO	Enloe Trauma & Surgery Clinic
1124123195	Carter	K. Duane	MD	Enloe Trauma & Surgery Clinic
1740212372	Carter	Courtney	MD	Enloe Trauma & Surgery Clinic
1023209632	Carter Gustafson	Jacqueline	MD	Enloe Trauma & Surgery Clinic
1679695068	Cavaness	Keith	DO	Enloe Orthopedic Trauma Clinic
1952363913	Cavin	Lillian	MD	Enloe Trauma & Surgery Clinic
	Cheng	Frank	MD	Enloe Digestive Diseases Clinic
1689724734	Chillar	Pankaj	MD	Chico Emergency Physicians Medical Group, Inc.
1548454259	Ching-Tismal	Karen	MD	Enloe Specialty Physicians, Inc.
1760438139	Chirayath	Marion	MD	Enloe Specialty Physicians, Inc.
1437112513	Chun	Lorraine	MD	Enloe Women's Services
1144259854	Cichon	Patrick	MD	Chico Emergency Physicians Medical Group, Inc.
1548497407	Clark	Jonathan	MD	Enloe Specialty Physicians, Inc.
1831124320	Cleek	Norris	MD	Enloe Trauma & Surgery Clinic
1912251281	Clifford	Barbara	CNM	Enloe Specialty Physicians, Inc.
1336378744	Colby	Rebecca	PA	Enloe Cardiology Clinic
1952368987	Coleman	Stephen	MD	Enloe Digestive Diseases Clinic
1396381463	Collins	Caitlin	PA	Enloe General & Colorectal Surgery
1306942735	Collins	Frederick	MD	Enloe Trauma & Surgery Clinic
1023342466	Costa Filho	Rubens	MD	Enloe Specialty Physicians, Inc.
1699887778	Craig	Clay	PA	Prompt Care
1992865257	Crane	James	MD	Enloe Trauma & Surgery Clinic
1538445663	Critchfield	Amber	CNM	Enloe Women's Services
1417458522	Cruse	Julie	PA	Enloe Women's Services
1285636308	Cummings	Brock	MD	Enloe Trauma & Surgery Clinic
1730337858	Davenport	Cory	PA	Enloe Cardiology Clinic
1831241959	Davis	Dawn	PA	Prompt Care
1043502677	Dawson	Melissa	DO	Enloe Specialty Clinics
1275834954	De La Cruz	Xochitl	PA	Enloe Specialty Physicians, Inc.
1932201811	Deas-Santos	Julie	NP	Prompt Care
1982888228	DeGrado	Justin	MD	Enloe Trauma & Surgery Clinic

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1982680781	DeGuzman	Nelson	MD	Prompt Care
1740441716	Dewar	Christopher	MD	Chico Emergency Physicians Medical Group, Inc.
1043614605	Diana	Fabrizio	NP	Enloe Cardiology Clinic
1568780948	Ding	Anthony	MD	Enloe Orthopedic Trauma Clinic
1609963057	DiSano	Michael	MD	Chico Emergency Physicians Medical Group, Inc.
1598775488	Dolinar	Amy	MD	Enloe Trauma & Surgery Clinic
1336335140	Dunnington Jr.	Gansevoort	MD	Enloe Cardiology Clinic
1871525477	Eddlemon	Eugene	MD	Enloe Wound/Ostomy & Hyperbaric Center
1164886982	Eidemiller	Seth	MD	Chico Emergency Physicians Medical Group, Inc.
1215968409	Ellis	Eric	MD	Chico Emergency Physicians Medical Group, Inc.
1306397674	Ellis (Johnson)	Rebecca	CNM	Enloe Women's Services
1649611633	Everson	Kelsey	NP	Enloe Trauma & Surgery Clinic
1184726069	Farrar	Michele	NP	Prompt Care
1578769923	Fealk	Michael	DO	Enloe General & Colorectal Surgery
1790971513	Ferris	Michael	NP	Palliative Care
1013955657	Filbrandt	Phillip	MD	Enloe Specialty Physicians, Inc.
1306367982	Filbrandt	Rebecca	MD	Enloe Specialty Physicians, Inc.
1205923638	Fleming	Kenneth	MD	Enloe Specialty Physicians, Inc.
1649582842	Floridia	Marco	MD	Enloe Specialty Physicians, Inc.
1285996140	Franklin	Andrew	MD	Enloe Specialty Physicians, Inc.
1922286657	Fraters	Michael	DO	Enloe Specialty Physicians, Inc.
1508862871	Fritzler	Mark	MD	Enloe Specialty Physicians, Inc.
1154578565	Furst	Shawn	DO	Enloe Specialty Physicians, Inc.
1013387182	Galli	Kelleen	NP	Enloe Specialty Physicians, Inc.
1801881503	Garrison	Mark	DO	Enloe Specialty Physicians, Inc.
1487805784	Gauchan	Dron	MD	Enloe Specialty Physicians, Inc.
1558576918	Gifford	Shaun	MD	Enloe Specialty Physicians, Inc.
1427399955	Gill	Amandip	MD	Enloe Specialty Physicians, Inc.
1124196050	Gill	Jerry	MD	Enloe Specialty Physicians, Inc.
1902861438	Glatthaar	Robert	PA	Enloe Specialty Physicians, Inc.
1942550132	Goodliffe	Lori	NP	Enloe Specialty Physicians, Inc.
1992742621	Goradia	Dhawal	MD	Enloe Specialty Physicians, Inc.
1083963532	Graham	Stacey	NP	Enloe Specialty Physicians, Inc.
1063481893	Granlund	Kirk	MD	Enloe Specialty Physicians, Inc.
1144422056	Green	Akiba	DO	Enloe Specialty Physicians, Inc.
1063410421	Greenberg	Todd	MD	Enloe Specialty Physicians, Inc.
1346716842	Greener	Charles	PA	Enloe Specialty Physicians, Inc.
	Greer	Kimberly	CNM	Enloe Specialty Physicians, Inc.
1083751366	Grossman	Jeffrey	MD	Enloe Specialty Physicians, Inc.
1174581839	Grubb	Kristen	MD	Enloe Specialty Physicians, Inc.
1770632614	Guevara	Susan	CNM	Enloe Specialty Physicians, Inc.
1760655500	Haile	Morgan	MD	Enloe Specialty Physicians, Inc.
1205480639	Haller-Baker	Shannon	PA	Enloe Specialty Physicians, Inc.
1326039751	Harshany	Mark	MD	Enloe Specialty Physicians, Inc.
1922263896	Hartmann	Emily	MD	Enloe Specialty Physicians, Inc.
1306995931	Harwood	David	MD	Enloe Specialty Physicians, Inc.

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1275875973	Haug	James	DO	Enloe Specialty Physicians, Inc.
1871545210	Hawkins	Tracy	DO	Enloe Specialty Physicians, Inc.
1396030102	Heafner	Thomas	MD	Enloe Specialty Physicians, Inc.
1750568937	Healy	Matthew	MD	Enloe Specialty Physicians, Inc.
1861469215	Heighway	John	MD	Enloe Specialty Physicians, Inc.
1285723957	Henneberry	Kyle	MD	Enloe Specialty Physicians, Inc.
1750543674	Herzog	Mary	MD	Enloe Specialty Physicians, Inc.
1427067495	Hicks	Nicole	PA	Enloe Specialty Physicians, Inc.
1184624769	Holzman	Madelyn	MD	Enloe Specialty Physicians, Inc.
1689622755	Hotchkiss	Laura	MD	Enloe Specialty Physicians, Inc.
1093724635	Hu	Calvin	MD	Enloe Specialty Physicians, Inc.
1588876593	Hunt	Ben	MD	Enloe Specialty Physicians, Inc.
1104866748	Hussain	Farabi	MD	Enloe Specialty Physicians, Inc.
1699986810	Hussain	Aliasgher	MD	Enloe Specialty Physicians, Inc.
1538116215	Indudhara	Ramaiah	MD	Enloe Specialty Physicians, Inc.
1306282173	Isakson	Benjamin	MD	Enloe Specialty Physicians, Inc.
1285638619	Janai	Hillel	MD	Enloe Specialty Physicians, Inc.
1457724239	Jensen	Christopher	PA	Enloe Specialty Physicians, Inc.
1407881741	Johnson	Kurt	MD	Enloe Specialty Physicians, Inc.
1871884270	Johnson	David	MD	Enloe Specialty Physicians, Inc.
1356519193	Jones	Sidney	MD	Enloe Specialty Physicians, Inc.
1831123967	Jones	Helmuth	MD	Enloe Specialty Physicians, Inc.
1922204494	Jones	Philip	MD	Enloe Specialty Physicians, Inc.
1932742855	Jones	Brittany	PA	Enloe Specialty Physicians, Inc.
1720060791	Jordan	John	MD	Enloe Specialty Physicians, Inc.
1346232097	Kandathil	Mathew	MD	Enloe Specialty Physicians, Inc.
1316925928	Kaneriya	Perry	MD	Enloe Specialty Physicians, Inc.
1194781484	Kang	Margaret	MD	Enloe Specialty Physicians, Inc.
1104872431	Katris	Frances	MD	Enloe Specialty Physicians, Inc.
1376180448	Kaur	Jaswinder	NP	Enloe Specialty Physicians, Inc.
1972022465	Keenan	Amber	NP	Enloe Specialty Physicians, Inc.
1750595682	Keliddari	Farhad	MD	Enloe Specialty Physicians, Inc.
1437449303	Kemp	Rechel	DO	Enloe Specialty Physicians, Inc.
1669015830	Khan	Samina	NP	Enloe Specialty Physicians, Inc.
1376704999	Khoury	Farjallah	MD	Enloe Specialty Physicians, Inc.
1336305341	Kilian	Benjamin	DO	Enloe Specialty Physicians, Inc.
1376705111	Kinder	Kimberly	MD	Enloe Specialty Physicians, Inc.
1194707604	Kinoshita	Keith	MD	Enloe Specialty Physicians, Inc.
1497869648	Knapp	Andrew	DO	Enloe Specialty Physicians, Inc.
1457384075	Komas	Nicholas	MD	Enloe Specialty Physicians, Inc.
1386783884	Konkin	Taylor	MD	Enloe Specialty Physicians, Inc.
1083659833	Kralj	Holly	CNM	Enloe Specialty Physicians, Inc.
1942386040	Kuhne	Michael	MD	Enloe Specialty Physicians, Inc.
1619935079	Kusumoto	Walter	MD	Enloe Specialty Physicians, Inc.
1578825782	Kyle	Vashty	NP	Enloe Specialty Physicians, Inc.
1356647044	Lakireddy	Prajapathi	MD	Enloe Specialty Physicians, Inc.
1720057557	Landaker	Stephen	MD	Enloe Specialty Physicians, Inc.
1396740429	Layne	Tanya	MD	Enloe Specialty Physicians, Inc.
1306860861	Lazaro	Steven	MD	Enloe Specialty Physicians, Inc.

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1922019900	Leavitt	D. Lamont	MD	Enloe Specialty Physicians, Inc.
1386297331	Lee	Andrew	NP	Enloe Specialty Physicians, Inc.
1407814908	Liang	Ivan	MD	Enloe Specialty Physicians, Inc.
1356710909	Lingafeldt	Margaret	NP	Enloe Specialty Physicians, Inc.
1043326853	Liu	Eric	MD	Enloe Specialty Physicians, Inc.
1487605127	Lobosky	Jeffrey	MD	Enloe Specialty Physicians, Inc.
1962407825	Logan	Kenneth	MD	Enloe Specialty Physicians, Inc.
1477584001	Logan	James	MD	Enloe Specialty Physicians, Inc.
1114197472	Loh	John	MD	Enloe Specialty Physicians, Inc.
1942294202	Lomas IV.	Harry	MD	Enloe Specialty Physicians, Inc.
1245310200	Ludwig	Deron	MD	Enloe Specialty Physicians, Inc.
1477913531	Lukaszka	Diana	NPF	Enloe Specialty Physicians, Inc.
1861827339	Madson	Zachary	DO	Enloe Specialty Physicians, Inc.
1164595914	Magnusson	Peter	MD	Enloe Specialty Physicians, Inc.
1902828486	Majid	Abid	MD	Enloe Specialty Physicians, Inc.
1730107400	Mallory	Susan	MD	Enloe Specialty Physicians, Inc.
1619288867	Maloney	Patrick	MD	Enloe Specialty Physicians, Inc.
1477807873	Maqbool	Maaz	MD	Enloe Specialty Physicians, Inc.
1417015090	Martinek	Jeffrey	PA	Enloe Specialty Physicians, Inc.
1295728392	Massa	Christopher	MD	Enloe Specialty Physicians, Inc.
1841450145	Matthews	Richard	MD	Enloe Specialty Physicians, Inc.
1932569191	Maurer	Julia	NP	Enloe Specialty Physicians, Inc.
1992903207	McCague	Andrew	MD	Enloe Specialty Physicians, Inc.
1447593678	McGee	Heather	MD	Enloe Specialty Physicians, Inc.
1477079770	McGregor	Hailey	NP	Enloe Specialty Physicians, Inc.
1346529245	McKinley	Dara	NP	Enloe Specialty Physicians, Inc.
1841341492	McNamee	Corey	MD	Enloe Specialty Physicians, Inc.
1619184983	Meekins	Pauline	MD	Enloe Specialty Physicians, Inc.
1598751786	Mellum	Scott	MD	Enloe Specialty Physicians, Inc.
1841200235	Merriman	Charles	MD	Enloe Specialty Physicians, Inc.
1518439553	Micone	Kelsey	NP	Enloe Specialty Physicians, Inc.
1649552621	Miller	Jolene	DO	Enloe Specialty Physicians, Inc.
1922050566	Mimbs	Jeffrey	DO	Enloe Specialty Physicians, Inc.
1770877615	Miyashiro	Jessica	PA	Enloe Specialty Physicians, Inc.
1134338650	Moore	James	MD	Enloe Specialty Physicians, Inc.
1346245214	Morcos Gannon	Daniela	MD	Enloe Specialty Physicians, Inc.
1689643876	Morris	Stephen	MD	Enloe Specialty Physicians, Inc.
1679045454	Mower	Jason	PA	Enloe Specialty Physicians, Inc.
1891926705	Mowers	Elke	NP	Enloe Specialty Physicians, Inc.
1902081128	Murillo	Horacio	MD	Enloe Specialty Physicians, Inc.
1982662086	Myers	Kevin	MD	Enloe Specialty Physicians, Inc.
1134104144	Nandish	Shailesh	MD	Enloe Specialty Physicians, Inc.
1609164300	Naser	Oday	MD	Enloe Specialty Physicians, Inc.
1811950827	Nash	Kevin	MD	Enloe Specialty Physicians, Inc.
1982641916	Nguyen	Bao	MD	Enloe Specialty Physicians, Inc.
1295989572	Nichols	Scott	MD	Enloe Specialty Physicians, Inc.
1740236926	Nunley	David	MD	Enloe Specialty Physicians, Inc.
1831400498	Nwankwo	John	MD	Enloe Specialty Physicians, Inc.

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1316904790	Oberfelder	Cynthia	MD	Enloe Specialty Physicians, Inc.
1659714400	Ogbeide	EvBusogie	MD	Enloe Specialty Physicians, Inc.
1063960441	O'Regan	Brittany	PA	Enloe Specialty Physicians, Inc.
1255405189	Ory	Linda	NP	Enloe Specialty Physicians, Inc.
1316904428	Ott	Loren	PA	Enloe Specialty Physicians, Inc.
1710174255	Owen	Kenneth	PA	Enloe Specialty Physicians, Inc.
1730344151	Owen	Erik	MD	Enloe Specialty Physicians, Inc.
1891704888	Owens	Janis	MD	Enloe Specialty Physicians, Inc.
1265094684	Paddock	Patricia	NP	Enloe Specialty Physicians, Inc.
1235455262	Pallas	Alex	DO	Enloe Specialty Physicians, Inc.
1942755137	Pandit	Pritam	NP	Enloe Specialty Physicians, Inc.
1811963457	Parker	Russell	MD	Enloe Specialty Physicians, Inc.
1518253988	Pearce	Shane	MD	Enloe Specialty Physicians, Inc.
1306839923	Pearce	Stephen	MD	Enloe Specialty Physicians, Inc.
1730142282	Peiris	Ralph	DO	Enloe Specialty Physicians, Inc.
1295855195	Perham	Armin	MD	Enloe Specialty Physicians, Inc.
1053601633	Perrins	Steven	MD	Enloe Specialty Physicians, Inc.
	Perry	Paul	MD	Enloe Specialty Physicians, Inc.
1609839083	Petty	Kenneth	MD	Enloe Specialty Physicians, Inc.
1184634628	Phillips	William	MD	Enloe Specialty Physicians, Inc.
1114060258	Phillips	Michelle	NP	Enloe Specialty Physicians, Inc.
1144686908	Pierce	Lottie	PA	Enloe Specialty Physicians, Inc.
1043469992	Pilika	Asti	MD	Enloe Specialty Physicians, Inc.
1710308127	Pippin	James	NP	Enloe Specialty Physicians, Inc.
1861749277	Pittman	Marci	PA	Enloe Specialty Physicians, Inc.
1639432677	Plantmason	Lee	MD	Enloe Specialty Physicians, Inc.
	Poa	LI	MD	Enloe Specialty Physicians, Inc.
1861584294	Podduturu	Vikram	MD	Enloe Specialty Physicians, Inc.
1548558067	Pooli	Aydin	MD	Enloe Specialty Physicians, Inc.
1275046526	Prendergast	Ryan	PA	Enloe Specialty Physicians, Inc.
1649539586	Prince	Catherine	DO	Enloe Specialty Physicians, Inc.
1356505473	Prodduturi	Prathima	MD	Enloe Specialty Physicians, Inc.
1114248986	Ramirez	Paul	MD	Enloe Specialty Physicians, Inc.
1881915346	Randazzo	William	MD	Enloe Specialty Physicians, Inc.
1093756140	Randolph	Robert	MD	Enloe Specialty Physicians, Inc.
1083813737	Ransbarger	Darron	MD	Enloe Specialty Physicians, Inc.
1154421576	Rasheed	Shaheen	MD	Enloe Specialty Physicians, Inc.
1093828337	Rasmussen	Robin	MD	Enloe Specialty Physicians, Inc.
1174630016	Retamozo	Milton	MD	Enloe Specialty Physicians, Inc.
1811360571	Rivero	Krista	CNM	Enloe Specialty Physicians, Inc.
1598863193	Roberts	Lawrence	MD	Enloe Specialty Physicians, Inc.
1790730174	Robertson	Mandy	MD	Enloe Specialty Physicians, Inc.
1629402466	Robertson	Anna	DO	Enloe Specialty Physicians, Inc.
1336441229	Robinson	Leslie	MD	Enloe Specialty Physicians, Inc.
1346555620	Rose	Jason	PA	Enloe Specialty Physicians, Inc.
1457367286	Rouhipour	Varqa	MD	Enloe Specialty Physicians, Inc.
1235398942	Roy	Anjali	MD	Enloe Specialty Physicians, Inc.
1366854325	Rusnak	William	MD	Enloe Specialty Physicians, Inc.
1366704819	Russell	David	MD	Enloe Specialty Physicians, Inc.

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1538211917	Sadeghi	Angizeh	MD	Enloe Specialty Physicians, Inc.
1912009853	Sahagian	Arnold	MD	Enloe Specialty Physicians, Inc.
	Sakopoulos	Andres	MD	Enloe Specialty Physicians, Inc.
1154312676	Sami	Faisal	MD	Enloe Specialty Physicians, Inc.
1922191584	Sample	Theodore	MD	Enloe Specialty Physicians, Inc.
1457693129	Samra	Shamsher	MD	Enloe Specialty Physicians, Inc.
1730277393	Sanchez	Jennifer	NP	Enloe Specialty Physicians, Inc.
1750581492	Sanders	Michelle	NP	Enloe Specialty Physicians, Inc.
1376586198	Sandhu	Harpartap	MD	Enloe Specialty Physicians, Inc.
1073675591	Santomauro	Michael	MD	Enloe Specialty Physicians, Inc.
1033181151	Sattari	Medhi	MD	Enloe Specialty Physicians, Inc.
1629045877	Saxman	Eric	MD	Enloe Specialty Physicians, Inc.
1093031668	Schachter	Levanto	DO	Enloe Specialty Physicians, Inc.
1659395051	Schneider	Scott	MD	Enloe Specialty Physicians, Inc.
1760494975	Schrader	Lydia	MD	Enloe Specialty Physicians, Inc.
1568417012	Schroll	Aldebra	MD	Enloe Specialty Physicians, Inc.
1134137722	Schwab	Mark	MD	Enloe Specialty Physicians, Inc.
1437200227	Schwabe	Mark	MD	Enloe Specialty Physicians, Inc.
1710539333	Seaman	Elizabeth	NP	Enloe Specialty Physicians, Inc.
1699700377	Selby	Tadd	MD	Enloe Specialty Physicians, Inc.
1346424686	Sezginis	Aral	MD	Enloe Specialty Physicians, Inc.
1588688782	Shah	Shree	MD	Enloe Specialty Physicians, Inc.
1407268725	Shah	Rishi	MD	Enloe Specialty Physicians, Inc.
1326275306	Shah	Pallav	MD	Enloe Trauma & Surgery Clinic
1427595677	Shenoy	Pooja	PA	Enloe Cardiology Clinic
1154656509	Shepphard	Michaela	MD	Prompt Care
1497013759	Shindel	Alex	MD	Enloe Digestive Diseases Clinic
1295996387	Shipley	Aimee	NP	Enloe Digestive Diseases Clinic
1861436206	Shipley	Stephen	MD	Chico Emergency Physicians Medical Group, Inc.
1497917561	Sigle	Gavin	MD	Enloe General & Colorectal Surgery
1376549220	Silverstein	Arthur	DO	Enloe Cardiology Clinic
1548558240	Silvestri	Sarah	NP	Prompt Care
1740392133	Singh	Paramjit	MD	Enloe Neurosurgical & Spine Clinic
1952662017	Skaggs	Christina	PA	Chico Emergency Physicians Medical Group, Inc.
1821084575	Skinner	Sheryl	NP	Prompt Care
1497726681	Snyder	Frank	MD	Enloe Trauma & Surgery Clinic
1205058369	Solomon	Christina	NP	Prompt Care
1760499693	Sprague	Monroe	MD	Enloe ENT - Head & Neck Specialists
1487691630	Sterzer	Steven	MD	Enloe Trauma & Surgery Clinic
1346369709	Stesin	Alan	MD	Palliative Care
1558576371	Stewart Jr	Thomas	MD	Enloe ENT - Head & Neck Specialists
1619937984	Stickney	Erik	MD	Enloe Specialty Physicians, Inc.
1245469915	Streeter	Natalie	NP	Prompt Care
1164454633	Struve	Cheryl	CNM	Enloe Women's Services
1245236199	Sullivan	Kathleen	MD	Enloe Trauma & Surgery Clinic
1093729691	Tang	Eddie	MD	Enloe Cardiology Clinic
1336785096	Teesdale	Jeannette	PA	Enloe Neurosurgical & Spine Clinic
1982876785	Tran	Hoan	MD	Enloe Digestive Diseases Clinic

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1407913379	Trudeau	Joseph	MD	Enloe Trauma & Surgery Clinic
1376839605	Umber	Christina	MD	Chico Emergency Physicians Medical Group, Inc.
1982641387	Unterseher	Raleigh	MD	Enloe Women's Services
1205238086	Urban	Derek	PA	Enloe Orthopedic Trauma Clinic
1083700264	Valcarenghi	Maurice	MD	Enloe Women's Services
1306842265	Valdez	Lourdes	MD	Enloe Trauma & Surgery Clinic
1619965944	Varma	Navin	MD	Enloe Neurosurgical & Spine Clinic
1982614475	Voelker	William	MD	Prompt Care
1982696571	Vyhmeister	Edgar	MD	Enloe Orthopedic Trauma Clinic
1326033614	Wagner	Dan	DO	Prompt Care
1457308769	Wahlen	Steven	MD	Enloe Specialty Physicians, Inc.
1992746689	Wainschel	Larry	MD	Enloe Neurosurgical & Spine Clinic
1124110218	Walker	James	PA	Prompt Care
1053629527	Watson	Jeffrey	MD	Enloe ENT - Head & Neck Specialists
1578522751	Watson	Bill	MD	Enloe Orthopedic Trauma Clinic
1801307335	Weber	Joseph	PA	Enloe General & Colorectal Surgery
1578820080	Wenberg	Alicia	MD	Enloe Women's Services
1285640243	Westphal	Denis	MD	Enloe Wound/Ostomy & Hyperbaric Center
1114190972	Whitlatch	Nicole	MD	Enloe Specialty Physicians, Inc.
1053585711	Whitlatch	Lyman	MD	Enloe Neurosurgical & Spine Clinic
1083807309	Whitman	John	MD	Chico Emergency Physicians Medical Group, Inc.
1417448838	Wildey	Richelle	PA	Enloe Cardiology Clinic
1629082136	Wilhite	Charles	MD	Enloe Orthopedic Trauma Clinic
1114942257	Wilkey	David	MD	Enloe ENT - Head & Neck Specialists
1972866911	Willis	Anthony	MD	Enloe Trauma & Surgery Clinic
1679561286	Wolk	Peter	MD	Enloe Cardiology Clinic
1255567947	Wood	Jonathan	MD	Enloe Trauma & Surgery Clinic
1194746958	Wust-Smith	Marlene	MD	Enloe Trauma & Surgery Clinic
1013949601	Yhip	James	MD	Enloe Cardiology Clinic
1447440961	Yi	Sun	MD	Enloe Specialty Physicians, Inc.
1588644249	Zavala	Claudia	MD	Enloe Trauma & Surgery Clinic
1881707545	Zittel	Scott	DO	Enloe Wound/Ostomy & Hyperbaric Center
1265442651	Zlotowski	Steven	MD	Chico Emergency Physicians Medical Group, Inc.



Date:

Account(s):

Dear Patient:

Enloe Health is committed to providing financial assistance to patients without health insurance and to insured patients with high out-of-pocket costs, to pay for medically necessary care.

You have indicated that it is a financial hardship for you to pay for the services you recently received at Enloe Health. To financially qualify for charity care (free care) or for discounted payment, it is our policy to evaluate your income in comparison with federal income guidelines. If you have health insurance, we apply additional criteria to determine eligibility due to high medical expenses. To complete our evaluation, we require that you submit the attached application and return it with the following items.

Required documentation:

1. Complete **both sides** of the Confidential Financial Assistant Application (attached) **or** complete online through your MyChart Patient Portal at www.mychart.enloe.org
2. If employed, please include a copy of minimum, two pay stubs for each family member.
 - a. Pay stubs should be from within a 6-month period before or after your first bill, or in the case of pre-service, when this application is submitted.
3. If employment is intermittent, include a copy of last year's tax return instead of pay stubs.
 - a. Tax returns should show income for the year in which you were first billed, or for the 12 months prior.
4. If you are insured with high medical costs, please provide documentation of patient liability for medical providers other than Enloe Health (**if applicable/Discount Payment Only**).
 - a. Documentation is used for the sole purpose of determining high medical costs and may come from but not limited to: checking or credit card statements, medical billing statements and insurance Explanation of Benefits
5. Include a copy of any denial letters/statements from Medi-Cal (if available)

Note: If you have questions about these requirements, please contact our office.

Those requesting charity care or discounted payment should make every reasonable effort to provide the above requested documentation and in a timely manner. Failure to do so may affect our ability to consider and make determination on this application for financial assistance.

We will process complete applications within 60 days of receipt and will notify you of our decision.

Respectfully,
Patient Financial Services
2080 E. 20th Street, Suite 100., Chico, CA 95926
financialcounselors@enloe.org
530-332-6350

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CONFIDENTIAL
FINANCIAL ASSISTANCE, CHARITY CARE AND DISCOUNT APPLICATION

Patient Name: _____

Account Number(s): _____ Date of Service(s): _____

Responsible Party*

Name: _____

Address: _____

Phone: _____

SSN: _____

Employer Name: _____

Employer Address: _____

Employer Phone: _____

Spouse or Domestic Partner

Name: _____

Address: _____

Phone: _____

SSN: _____

Employer Name: _____

Employer Address: _____

Employer Phone: _____

Marital Status (circle one): Married Single Divorced Widowed Unmarried Partnered

Family Information:

Please List: *For persons 18 years of age and older: spouse, domestic partner, and dependent children under 21 years of age, or any age if disabled, whether living at home or not. *For persons under 18 years of age or for a dependent child 18 to 20 years of age, inclusive, parent, caretaker relatives, and parent's or caretaker relatives' other dependent children under 21 years of age, or any age if disabled.

Name:

Age:

Relationship to you:

1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____
5. _____	_____	_____
6. _____	_____	_____

Please complete other side.

Gross Monthly Household Income:

Income from wages: \$ _____ Self-Employment Income: \$ _____

Social Security: \$ _____ Unemployment Compensation \$ _____

Other: _____ \$ _____

TOTAL INCOME: \$ _____

Medical Expenses (For purposes of determining high medical expense)

Medical Expenses in last 12 months: \$ _____

TOTAL MEDICAL EXPENSES: \$ _____

By signing this form, I authorize Enloe Health to verify any and all information contained in this application. I understand that I may be required to provide proof of the information requested. Additionally, I certify that all the statements made on this application are true and complete to the best of my knowledge. Should it be determined that the information I provided is incomplete or false, any discount on my bill may be reversed, and payment in full may be expected of me.

If I receive payment from an insurance company, worker's compensation or any third party, I agree I am responsible to reimburse the hospital of such payment. I understand that the hospital retains its right to collect for services rendered should a third party provide full or partial payment for those services.

Signature of Patient or Legal Guardian

Date

Signature of Spouse

Date

**This document is to be completed by the patient's legal guardians if the patient is a minor.*

***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 www.healthconsumer.org for more information.*