



## Summary of Cone Health Financial Assistance and Discount Programs

Cone Health strives to provide financial assistance based on a patient's ability to pay while modeling at all times the Cone Health core value of "Caring". The Cone Health financial assistance programs are designed to ensure assistance is provided to patients demonstrating a financial need and to ensure Cone Health complies with any required Federal or State regulations related to financial assistance. Those eligible for financial assistance will never be billed more than the amounts generally billed (AGB) to an insured patient. For more information on the calculation for AGB, contact Patient Customer Service.

### **There are two financial assistance programs available at Cone Health:**

#### **Financial Assistance Policy (FAP)**

The FAP program is for North Carolina and Pittsylvania, Henry and Halifax counties of Virginia residents who are uninsured patients and have received hospital services greater than or equal to \$10,000. Uninsured patients with these types of services will be reviewed for FAP by the Cone Health Financial Counseling Department. A financial counselor will interview the patient and determine if they are eligible for other coverage opportunities. If a patient fully cooperates with this process and no coverage is available, their account will be evaluated for financial assistance based on their income as compared to federal poverty guidelines (FPG). Patients with income less than or equal to 200% of FPG will receive a 100% discount. Patients between 201% and 400% of the FPG will qualify for partial discounts. Payment options are available to assist patients in paying their remaining balance.

#### **Financial Assistance Scoring (FAS)**

The Financial Assistance Scoring program is for North Carolina, City of Danville Virginia, Pittsylvania, Henry and Halifax counties of Virginia residents who are uninsured patients and have received hospital services that resulted in a balance less than \$10,000. Each account will be automatically reviewed for a financial assistance discount prior to billing. Eligibility is based on a financial assistance score from a third party vendor that indicates the likelihood a patient lives in poverty. Patients with qualifying accounts will be extended an adjustment to their account. Patients will be notified in writing of their eligibility status.

Patients can apply for the Financial Assistance Policy by downloading an application at <http://www.conehealth.com>, requesting by mail, (*Cone Health Patient Accounting, 1200 N Elm St., Greensboro, N.C. 27401*), contacting customer service (*336-832-8014*), or in person at any Cone Health facility.

*A copy of the Cone Health Coverage Assistance and Financial Assistance policy is available upon request electronically and/or by mail.*

### **In addition to the financial assistance programs, two discount programs are available:**

#### **Uninsured Discount**

Uninsured patients will receive a discount off gross charges on all medically necessary services. This is applied automatically and no action is needed by the patient to receive this discount. This program is available to all uninsured patients. Calculations are based on the amount generally billed (AGB) to Medicare and Private Health Insurers.

#### **Hardship Settlement**

This program is designed to assist North Carolina, City of Danville Virginia, Pittsylvania, Henry and Halifax counties of Virginia residents who have had a catastrophic medical event regardless of their insurance coverage that has resulted in very large hospital bills in comparison to their financial resources. Patients who have incurred a balance of greater than \$5,000 after all insurance or third party payments and the remaining balance is greater than 20% of their total household financial resources may be eligible for a Hardship Settlement discount. Patients seeking a hardship settlement should inquire about this program by calling the customer service department (*336-832-8014*) after receiving their first statement.

### **Contact information:**

Cone Health Patient Accounting  
1200 N Elm St  
Greensboro, N.C. 27401  
Attn: Customer Service

Patient Customer Service  
336-832-8014

*This summary of information is also available in Spanish, Vietnamese and Arabic. Other language translations are available through interpreter services.*