

Financial Assistance Policy

Plain Language Summary

The Plain Language Summary is being provided to you to help explain Cottage Health's Financial Assistance Policy. It summarizes eligibility requirements for assistance and provides contact information so that you can obtain further information regarding the Policy or applying for financial assistance.

Financial Assistance Offered

Cottage Health's mission is to provide superior health care for and improve the health of our communities through a commitment to our core values of excellence, integrity, and compassion. As part of this mission, Cottage Health offers a Financial Assistance Program for patients unable to pay for emergency or medically necessary care.

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, and assets. Patients are eligible for a complete write-off of their medical bills if their family income does not exceed 400 percent of the federal poverty level (out-of-pocket portion only). Patients whose family income is higher than 400 percent of the federal poverty level may be eligible for a discount.

Patients must fully comply with the application process in a timely manner, including submitting tax returns, bank statements 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 facilities. 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, and 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 qualifies 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.

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.

Where to Obtain the Application, Policy, and Assistance in Completing the Financial Assistance Application

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
- **Phone:** Cottage Health Business Office, (805) 695-2518 (**Phone hours:** 8am–6pm, Monday–Friday)
- **Email:** CottageBilling@sbch.org
- **Mail:** Cottage Health, Attention: Financial Assistance Program, PO Box 689, Santa Barbara, CA 93102
- **In Person:** Any of our Cottage Health Emergency Departments, or the Business Office:
 - » **Santa Barbara Cottage Hospital** | 400 W. Pueblo Street, Santa Barbara, CA 93105 | (805) 682-7111 extension 53692
 - » **Goleta Valley Cottage Hospital** | 351 S. Patterson Avenue, Santa Barbara, CA 93111 | (805) 967-3411 extension 66484
 - » **Santa Ynez Valley Cottage Hospital** | 2050 Viborg Road, Solvang, CA 93463 | (805) 688-6431 extension 74800
 - » **Cottage Health Business Office** | 6550 Hollister Avenue, Goleta, CA, 93117 | **Office hours:** 8 am–4 pm, Monday–Friday
The Cottage Health Business Office is available to assist with the completion of Financial Assistance Applications Monday through Friday between the hours of 8 am–4 pm. You may also call to schedule an appointment at (805) 879-8963.