

## FULL AND PARTIAL FINANCIAL ASSISTANCE DISCOUNT

		Full	Partial	Partial	Partial	Partial
Column A		Column B	Column C	Column D	Column E	Column F
	Uninsured Discount*	100%	95%	90%	85%	85%
	Underinsured Discount	100%	90%	80%	70%	60%
Size of Family	2016 FPL* Annual Salary					
1	\$11,880	\$23,760	\$29,700	\$35,640	\$41,580	\$53,460
2	\$16,020	\$32,040	\$40,050	\$48,060	\$56,070	\$72,090
3	\$20,160	\$40,320	\$50,400	\$60,480	\$70,560	\$90,720
4	\$24,300	\$48,600	\$60,750	\$72,900	\$85,050	\$109,350
5	\$28,440	\$56,880	\$71,100	\$85,320	\$99,540	\$127,980
6	\$32,580	\$65,160	\$81,450	\$97,740	\$114,030	\$146,610
7	\$36,730	\$73,460	\$91,825	\$110,190	\$128,555	\$165,285
8	\$40,890	\$81,780	\$102,225	\$122,670	\$143,115	\$184,005
For each additional person add	\$4,160					
Percent of FPL*	100%	200%	250%	300%	350%	450%

FPL = Federal Poverty Level

The difference between the Uninsured and Underinsured Discount rates is based on the following: (1) the Underinsured amount has already been discounted; (2) the Underinsured patient generally has a maximum limit on their annual out of pocket expenses and (3) the amount due from an Underinsured patient is normally less than an amount due by an "Uninsured" patient.

Column B shows qualifying salaries at the 200 percent of the FPL. Column C at 250 percent of the FPL, Column D at 300 percent, Column E at 350 percent and Column F at 450 percent.

To calculate potential eligibility, select the size of the Family (number of immediate members in the household) in Column A, then find the annual income in Column B, C, D, E or F. This will identify the potential percent Financial Assistance Discount you may be eligible for once all documentation is verified.

**Examples:**

If the family size is three (3) and the annual income is \$42,000, look at the number in Column B. The income of \$42,000 is greater than the \$40,320 (Column B) and less than \$50,400 (Column C), so you would qualify for potential discounts in Column C. Next, look at the Uninsured Discount percent line in Column C. It is 95 percent. The discount for an Underinsured patient in Column C is 90 percent.

If the family size is one (1) and the annual income is \$45,000, look at the Annual Income in Column E. An income of \$45,000 is greater than \$41,580 (Column E) and less than \$453,460 (Column F), so you would qualify for potential discounts in Column F. Next, look at the Uninsured Discount percentage in Column F for the family size of one. It is 85 percent. The potential discount for an Underinsured patient in Column F is 60 percent.

If you have more than eight members in your family, add \$4,160 for each additional person to your annual salary number.

**Uninsured Inpatient Maximum:** Patients treated on an inpatient basis and that qualify for a Financial Assistance discount of less than 100 percent will not be financially responsible for more than the amount that would be paid under Medicare Diagnosis Related Group (DRG) payment system.

**Underinsured Outpatient Maximum:** Patients treated on an outpatient basis and who qualify for a Financial Assistance discount of less than 100 percent will not be financially responsible for more than our average outpatient Medicare reimbursement rate of nine percent (see note below).

Income levels are based upon the published Federal Poverty Guidelines in effect at the time of Cedars-Sinai's receipt of the Financial Assistance Application. Applicants who earn 200 percent of the published minimum level or less may qualify for full assistance. Each level represents the maximum family income to qualify.

Note: The average outpatient Medicare reimbursement rate is calculated by the Manager of the Reimbursement, Department of Finance, Cedars-Sinai. The number comes from the monthly contractual adjustment. This is based on a closed account analysis. Accounts are reviewed to determine the total adjustments (the amounts that remain after the Medicare payment and the patient's share of cost, if any). When subtracted from 100 percent, this number yields the outpatient Medicare reimbursement rate.

(Rev. 1/16)