

Plain Language Summary: Financial Assistance Policy – CTCA Chicago

I. POLICY STATEMENT

The purpose of Cancer Treatment Centers of America (“CTCA”) Financial Assistance Policy (FAP) is to assure that care is accessible to the maximum number of patients possible within the resources available at CTCA. Meeting the needs of uninsured and underinsured patients is an important element in CTCA’s commitment to the community. This policy was adopted to provide eligible patients with medically necessary healthcare services provided by CTCA in accordance with the applicable federal rules.

II. ELIGIBLE PATIENTS

To qualify for financial assistance at CTCA, an individual must submit a complete application and fulfill the following requirements: (1) meet the criteria for care deemed medically necessary by a CTCA provider, (2) meet all financial requirements for financial assistance, (3) have a Gross Family Income at or below 200% of the Federal Poverty Level (FPL); specific discounts apply for uninsured patients with Gross Family Income between 201-600%, and (4) be a US Resident or resident of a United States Territory. Other criteria (e.g. account type) beyond Federal Poverty Guidelines may also be considered. For insured patients, financial assistance is available only after insurance coverage has been applied.

III. SERVICES COVERED

Financial assistance covers all services that CTCA provides to its patients and that are deemed medically necessary for the patient by a CTCA provider. Financial assistance covers inpatient and outpatient services provided at CTCA hospitals, physician groups, and outpatient care centers, and pharmaceuticals delivered in CTCA hospitals and clinics.

IV. FINANCIAL ASSISTANCE

If a patient is accepted for financial assistance, the patient will receive the financial assistance necessary to ensure that services received during the time for which financial assistance has been approved are provided at no cost, or at a reduced amount, to the patient. Uninsured patients with Gross Family Income less than or equal to 200% of the FPL who are approved for financial assistance qualify for a 100% discount. Insured patients with Gross Family Income less than or equal to 200% of the FPL, who have limited medical benefits or have fully exhausted their medical benefits, who are unable to pay patient liabilities, and who are approved for financial assistance, qualify for a

100% discount to amounts due after insurance coverage has been applied. In alignment with Illinois law, uninsured patients with Gross Family Income between 201-600% of FPL will qualify for a specific discount. The maximum amount that can be collected in a 12-month period from an eligible patient with a Gross Family Income between 201-600% of FPL is 20% of annual Family Gross Income. Additionally, CTCA is required by law to consider amounts generally billed to individuals who have insurance covering emergency or other medically necessary care (“Amounts Generally Billed” or “AGB”) and to guarantee that patients accepted for financial assistance will not be charged more than AGB for medically necessary services. CTCA uses the Medicare prospective method for calculating AGB and, as stated in Section 4 of the FAP, CTCA will not charge patients accepted for financial assistance more than AGB for medically necessary services.

V. HOW TO APPLY

Applicants must complete a CTCA Chicago Financial Assistance Evaluation Form, and submit various documents to substantiate financial circumstances and proof of income.

- The Financial Assistance Policy, the CTCA Chicago Financial Assistance Evaluation Form and the Plain Language Summary may be downloaded from the CTCA website:
 - <https://www.cancercenter.com/locations/chicago/financial-assistance>
- Paper copies of the Financial Assistance Policy, the CTCA Chicago Financial Assistance Evaluation Form and the Plain Language Summary are available upon request and without charge by mail or visiting in person at a CTCA location:
 - Chicago: 2520 Elisha Avenue, Zion, Illinois 60099
 - Downtown Chicago Outpatient Care Center: 160 East Illinois Street, Chicago, Illinois 60611
 - Gurnee Outpatient Care Center: 202 South Greenleaf Street, Suite E Gurnee, Illinois 60031
- If you have any additional questions, require help with the application or would like to be pre-screened for CTCA’s financial assistance program, please call the Patient Financial Services office at (800) 677-5545.