## Michigan Medicine Financial Assistance Resources

Michigan Medicine has several avenues to assist patients financially.

Ability to pay should be determined prior to providing service whenever possible, the exception being emergency services where we are required to provide emergent medical care according to EMTALA laws. UMHS provides care for emergency medical conditions (within the meaning of EMTALA) without discrimination to individuals regardless of eligibility.

Michigan Medicine has a Financial Assistance policy. It is found at: <a href="http://www.med.umich.edu/i/policies/umh/01-03-003.html">http://www.med.umich.edu/i/policies/umh/01-03-003.html</a>
The policy provides instructions on how to apply for financial assistance. It is limited to people whose income does not exceed 250% of the established Federal poverty level guidelines set forth for the current year. It also allows for write offs for residual balances after insurance if a case can be made for financial hardship. Michigan Medicine will determine financial hardship. Michigan Medicine also helps patients to apply for Medicare, Medicaid and any other available coverage. Financial Assistance should be arranged before accepting anyone as a patient.

Although Michigan Medicine is interested in accepting unique and educational transfer from out-of-state and international places, the Financial Assistance policy only addresses Michigan residents. When faculty receive requests from out-of-state or international physicians or patients, these calls should be referred to a Patient Financial Counselor located at

http://www.uofmhealth.org/patient-visitor-guide/billing. Patient Financial Counselors are similarly trained so that non-Michigan residents are reviewed by the same criteria to assure some standard of consistent acceptance. Uniqueness, resident education and the need for longevity of treatment, travel and housing are all considered. The PFCs can direct physicians or others inquiring about acceptance of a non-Michigan resident to the specific team that processes the international patient case requests. The PFC will guide the physician

through the specific process and form completion prior to submission to the appropriate Executive Committee for a decision.

The Department of Social Work has Guest Assistance Programs (GAP) funds available to assist patients and families with issues and concerns that arise when dealing with a health care situation. This program covers both adult and pediatric patients with focus solely on barriers to care – things that keep patients from maintaining treatment or appointments that impact their health. Call 800.888.9825 or <a href="http://www.uofmhealth.org/patient-visitor-guide/guest-assistance-program">http://www.uofmhealth.org/patient-visitor-guide/guest-assistance-program</a>.

The Care Management Department has an Ombudsman Program and Policy where funds a used to improve resource utilization, facilitate discharge and through put, which is delayed solely by lack of financial resources such as insufficient or no insurance coverage when the service/equipment is medically necessary for patient safety and discharge. These discretionary funds are available to patients that meet the Michigan Medicine financial need eligibility criteria. <a href="http://www.med.umich.edu/i/nursing-CareManagement/index.html">http://www.med.umich.edu/i/nursing-CareManagement/index.html</a>