

# Medical Financial Assistance Policy Summary

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Kaiser Permanente's Medical Financial Assistance (MFA) program provides financial assistance for qualifying patients who need help paying for emergency or medically necessary care they receive in a Kaiser Permanente facility or by a Kaiser Permanente provider. Patients can apply for the MFA program in several ways including in person, by phone, or by completing and submitting a paper application. Patients must meet the eligibility requirements below to qualify.

## **Who is eligible for Financial Assistance and what are the requirements?**

The program helps low-income, uninsured, or underserved patients who need help paying for all or part of their medical care. In general, patients are eligible for Financial Assistance when their Gross Household Income is at or below 300% of the Federal Poverty Guidelines (FPG) or have unusually high medical costs. Patients should talk with a Medical Financial Assistance Specialist to determine eligibility and for help applying.

*Patients who are eligible for medical financial assistance will not be charged more than amounts generally billed (AGB) for emergency or other medically necessary care to patients with insurance (AGB, as defined by IRS Section 501(r)).*

## **Does Kaiser Permanente screen patients for public and private program eligibility?**

Kaiser Permanente provides patients with help to identify potential public and private health coverage programs that may help with health care access needs. A patient who is presumed eligible for any public or private health coverage program is required to apply for those programs.

## **What does the program cover?**

The Medical Financial Assistance program covers medically necessary care provided at a Kaiser Permanente medical office or pharmacy or provided by a Kaiser Permanente provider. The types of services not covered include services that are not considered emergency or medically necessary by a Kaiser Permanente provider, infertility treatments and surrogacy services as well as health care premiums. Please see a more complete list in the MFA policy.

## **Is there language assistance?**

Interpreters are available to you at no cost. The medical financial assistance application, policy, and this policy summary may be available in your language. For more information, call 301-816-6615 or visit our website at [kp.org/mfa/mas](http://kp.org/mfa/mas).

## **Does Kaiser Permanente have a Financial Assistance policy?**

You may request your free copy of Kaiser Permanente's Medical Financial Assistance policy by calling 301-816-6615, mailing 2101 East Jefferson Street, Rockville, MD 20852-9468, or visiting our website at [kp.org/mfa/mas](http://kp.org/mfa/mas).

## **Need Help?**

For help or questions about the medical financial assistance application process, please call 301-816-6615, or talk to a Medical Financial Assistance Specialist within the MFA Department or the Administration office at any Kaiser Permanente medical office.

## **How do I Apply?**

You can apply for medical financial assistance in several ways -- either by requesting program information in person or by phone or requesting a paper application from any of the following sources:

- MFA Department or Administration office at your local Kaiser Permanente medical office
- Call 301-816-6615
- By mail (at no cost) at 2101 East Jefferson Street, Rockville, MD 20852-9468
- Download an application through the Kaiser Permanente Community website at [kp.org/mfa/mas](http://kp.org/mfa/mas).

Please return completed applications (including all required documentation and information specified in the application instructions) to your local Kaiser Permanente medical office or mail the application to: 2101 East Jefferson Street, Rockville, MD 20852-9468.

Kaiser Permanente will review submitted applications when they are complete and will determine whether you are eligible according to the Kaiser Permanente Medical Financial Assistance Policy. Incomplete applications may result in a delay in processing or denial of your MFA application, but Kaiser Permanente will notify applicants and provide an opportunity to send in the missing documentation or information, by the required deadline.