

# Medical Financial Assistance Policy Summary

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 online, 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 400% of the Federal Poverty Guidelines (FPG) or have unusually high medical costs. Patients should talk with a Financial Counselor to determine eligibility and for help applying.

*Patients who are eligible for medical financial assistance are not charged more than amounts generally billed (AGB) for emergency or other medically necessary care. Refer to [kp.org/mfa/ncal](http://kp.org/mfa/ncal) for AGB information.*

## 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 all or part of medically necessary care provided at a Kaiser Permanente medical office, hospital, 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 800-464-4000 or visit our website at [kp.org/mfa/ncal](http://kp.org/mfa/ncal).

## ¿Se ofrece asistencia con el idioma?

Hay intérpretes disponibles sin costo para usted. Es posible que la solicitud para recibir asistencia financiera para los gastos médicos, la póliza y este resumen de la póliza estén disponibles en su idioma. Para obtener más información, llame al 800-464-4000 o consulte nuestro sitio web en [kp.org/mfa/ncal](http://kp.org/mfa/ncal).

## 是否提供語言協助?

可免費為您提供口譯服務。醫療財務援助申請、政策和本政策摘要均可用您的語言提供。詳情請撥打 800-464-4000 或瀏覽網站 [kp.org/mfa/ncal](http://kp.org/mfa/ncal)。

## Does Kaiser Permanente have a Financial Assistance policy?

You may request your free copy of Kaiser Permanente's Medical Financial Assistance policy by calling 800-390-3507, mailing P.O. Box 30006, Walnut Creek, CA 94598, or visiting our website at [kp.org/mfa/ncal](http://kp.org/mfa/ncal).

## Need Help?

For help or questions about the medical financial assistance application process, please call 800-390-3507, or talk to a Financial Counselor near the Patient Access Business Services Department at any Kaiser Permanente hospital.

## How do I Apply?

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

- Online at [kp.org/mfa/ncal](http://kp.org/mfa/ncal)
- Patient Financial Advisor within the Patient Financial Advisors Department at any Kaiser Permanente hospital
- Call 800-390-3507
- By mail (at no cost) at P.O. Box 30006, Walnut Creek, CA 94598
- Download an application through the Kaiser Permanente Community website at [kp.org/mfa/ncal](http://kp.org/mfa/ncal).

Please return completed applications (including all required documentation and information specified in the application instructions) to the nearest Kaiser Permanente Hospital Admitting or Emergency Department or mail the application to: MFA Program, P.O. Box 30006, Walnut Creek, CA 94598.

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.