



Financial Assistance Policy/Plain Language Summary

The purpose of this document is to ensure all patients receive essential emergency and other medically necessary healthcare services provided by the hospital facility regardless of their ability to pay. A Plain Language Summary of this policy will be provided to all patients as part of the registration process. Every effort will be made to ensure that policies are clearly communicated to patients whose primary languages are languages other than those that the FAP policies are printed in.

Deborah Heart and Lung Center is a licensed New Jersey specialty hospital formed to relieve and treat without distinction as to race, gender, sexual preference, color, creed, religion, age, national origin, handicap, or ability to pay, persons suffering from acquired and congenital cardiac disease, pulmonary disease and vascular disease and persons suffering from other related diseases. Deborah was founded in 1922 “for charitable purposes and to provide medical and surgical treatment to persons afflicted with cardiac and pulmonary diseases as are unable to pay for the cost of such treatment.” Over the past 94 years, the fundraising efforts of Deborah Hospital (and, later the Deborah Hospital Foundation) have allowed Deborah to provide all of its patients with the benefit of this gift.

A billing file is maintained for each patient, but bills are not sent to any patient. If a patient has insurance, the hospital bills the patient’s health insurance plan for both the hospital services and for those physician services provided by Deborah’s employed medical staff. Alternatively, if the patient is underinsured or uninsured, Deborah will provide assistance in qualifying the patient, or the financially responsible party, for any applicable Federal and/or state programs. Deborah will accept the amount paid through any of the respective Federal and/or state programs and not balance bill the patient. By collecting insurance payments that would be due had the patient received treatment at nearly any other hospital in the country, and with the assistance of the Deborah Hospital Foundation and other donors, Deborah has been able to use its financial resources to cover treatments, co-pays, deductibles, and coinsurance that are not covered by insurance. The Foundation Gift each year is subject to annual approval by the Board and may change from year to year. Deborah does not currently ask a patient to pay for any medical care or services. All Deborah patients receive the same financial assistance: Deborah simply does not pursue collection efforts against any patient.

This Financial Assistance Policy is required to be made public by every not-for-profit hospital in the United States as part of the Patient Protection and Affordable Care Act (PPACA). Regulatory and legal interpretations of the impact of PPACA are evolving and Deborah’s ability to continue its Mission depends in large part on future healthcare policy and donor generosity. However, if this policy is in effect at the time a patient is scheduled for an inpatient or outpatient admission or appointment for care, this policy will apply to that patient for that particular admission or appointment. It should be noted, as part of the PPACA disclosure regulations, if Deborah did balance bill, patients eligible for Financial Assistance would not be billed more than “Amounts Generally Billed” (AGB to insured persons (AGB, as defined by IRC Section 501r by the Internal Revenue Service). The AGB for Deborah Heart and Lung Center as of December, 2018 is 17.36%*.

This Financial Assistance Policy only applies to services provided by Deborah Heart and Lung Center. For a list of providers who are not covered by this Policy, please see Appendix A.

You may obtain a copy of this policy in the following ways:

- By asking for it at the Center's main Registration Desk
- Requesting a copy be sent to you, by calling Patient Access Services at 609-893-1200 extension 5827 or by e-mail to PAS@Deborah.org
- Requesting a copy through the mail, with your request addressed to :

Deborah Heart and Lung Center
200 Trenton Road
Browns Mills, NJ 08015
Attention of: Patient Access Services

- By downloading the document from the Hospital website: www.demanddeborah.org.

**AGB was calculated utilizing the Medicare fee-for- service plus private health insurers using net patient service revenue (all revenue from all payors except Self Pay and Medicaid) divided by all charges related to the revenue, for the previous 12 months.*



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Appendix A:

This Financial Assistance Policy only applies to services provided by Deborah Heart and Lung Center. The Capital Health's Emergency located in a different area on the Deborah Campus, is not operated by Deborah and does not follow Deborah's Financial Assistance Policy.

Additionally, auxiliary physicians (physicians who have privileges at Deborah but who are not employed or contracted by Deborah Heart and Lung Center) are not covered by the Deborah Financial Policy. Any auxiliary physicians that do not follow this FAP constitute the following:

- Garden State Bariatrics & Wellness Center
- The Cardiovascular Center
- Garden State Heart Care
- Dover Cardiology
- Premier Heart
- Capital Health System
- Ocean County Foot and Ankle Surgical Associates P.C.
- Foot and Ankle Center of South Jersey
- The Foot and Ankle Group

The information contained in this appendix was last reviewed as of September 2019.