Pain Treatment Centers of America Financial Assistance Policy Summary

Pain Treatment Centers of America (PTCOA) offers financial assistance in the form of free care or discounts applied to patient charges for patients who qualify (see complete Financial Assistance Policy at www.ptcoa.com. PTCOA's core values of service, communication, personal excellence, interdepartmental relationships, and teamwork call us to provide quality healthcare services to the people served by our organization. Patients and their families are treated with dignity, respect, and compassion during the provision of services and throughout the billing and collection process. Those who are eligible for financial assistance will not be charged more than the amounts generally billed for emergency and other medically necessary care. PTCOA facilities are open for medical care services to the general public, and it is our policy that no patient will be denied medical care services due to an inability to pay. The determination of a patient's ability to pay and financial responsibility for services provided will be made according to the eligibility criteria established within the procedural guidelines of the Financial Assistance Policy. The income guidelines to determine eligibility for discounted care are:

# Persons in			Income Level			
the Family		Income Level				
1	\$21,870	\$24,604	\$27,338	\$30,071	\$32,805	
2	\$29,580	\$33,278	\$36,975	\$40,673	\$44,370	
3	\$37,290	\$41,951	\$46,613	\$51,274	\$55,935	
4	\$45,000	\$50,625	\$56,250	\$61,875	\$67,500	
5	\$52,710	\$59,299	\$65,888	\$72,476	\$79,065	
6	\$60,420	\$67,973	\$75 <i>,</i> 525	\$83,078	\$90,630	
7	\$68,130	\$76,646	\$85,163	\$93,679	\$102,195	
8	\$75,840	\$85,320	\$94,800	\$104,280	\$113,760	
Allowance to Give	100%	80%	60%	40%	20%	

Good stewardship of resources in light of expenses make it necessary to establish procedures and guidelines. These procedures are not designed to turn away, impede, or discourage those in need from seeking Medically Necessary treatment. They are in place to assure that the resources of PTCOA are devoted to ongoing quality medical care and the provision of financial assistance for those who are in need and least able to pay, rather than those who choose not to pay. PTCOA financial assessments and the review of patients' financial information are intended for the purpose of assessing need, as well as gaining a holistic view of patients' circumstances. **Completion of the PTCOA Application for Financial Assistance is the initial necessary step in this process**. PTCOA is committed to the following:

- Communicating with patients so they can more fully and freely participate in providing the needed information without fear of losing basic assets and income
- Assessing patients' capacity to pay and establish payment arrangements that do not jeopardize patients' health and basic living arrangements or undermine their capacity for self-sufficiency
- Upholding and honoring patients' rights to appeal decisions and seek reconsideration, and to have a selfselected advocate to assist patients throughout the process
- Providing options for payment arrangements without requiring that patients select higher cost options for repayment
- When circumstances allow, engaging in communication with patients regarding the anticipated costs of care and available sources of payment so that patients may make informed decisions. However, at no time will patients be refused Medically Necessary care or services due to inability to pay.

Please contact a Financial Counselor at 479-329-1486 or visit www.ptcoa.com for information concerning our financial assistance policy.