

## **Mount Nittany Health Financial Assistance Policy – Plain Language Summary**

Mount Nittany Medical Center and Mount Nittany Physician Group (“Mount Nittany Health”) Financial Assistance Policy (“FAP”) exists to provide financial assistance to persons who have healthcare needs and are uninsured, underinsured, ineligible for a government assistance, or otherwise unable to pay, for medically necessary care based on their individual financial situation. Patients seeking financial assistance must apply for the program, which is summarized herein.

**Eligible Services:** Financial assistance is only available for emergency or other medically necessary healthcare services. Not all services provided within Mount Nittany Health’s hospital facility are covered under this FAP. Certain services which are separately billed by other providers, such as physicians or laboratories, may not be covered. Please refer to Appendix A of Mount Nittany Health’s FAP for a list of providers that provide healthcare services within the hospital facility.

**Eligible Patients:** Patients receiving eligible services, who submit a complete financial assistance application (including related documentation/information), and are determined eligible for financial assistance.

**How to Apply:** The FAP and FAP Application may be obtained/completed/submitted as follows:

- Download the documents from the following website:  
<https://www.mountnittany.org/medical-facilities/mount-nittany-medical-center/patients/billing-and-payment-options>
- Request documents be mailed to you, by calling the Mount Nittany Medical Center Business Office at (814)234-6171 or the Mount Nittany Physician Group at (814)278-4807.
- Paper copies are also available at the Mount Nittany Medical Center Business Office located at:  

Mount Nittany Medical Center, Business Office, 1800 E. Park Avenue, State College, PA 16803
- All completed Applications (with required documentation) should be delivered or mailed to:

Mount Nittany Health, P.O. Box 1259, State College, PA 16804-1259

**Determination of Financial Assistance Eligibility:** Generally, patients may be eligible for financial assistance when their family gross income is less than or equal to 250% of the Federal Poverty Level (“FPL”). Any individual determined to be eligible for financial assistance under the FAP will not be charged more than Amounts Generally Billed (“AGB”) for any emergency or other medically necessary healthcare services. Any FAP-eligible individual will always be charged the lesser of AGB or any discount available under the FAP.

Financial assistance levels, based solely on FPL are:

- Family gross income less than or equal to 250% of FPL  
Full financial assistance; \$0 is billable to the patient.
- Family gross income greater than 250%, catastrophic illness or medical indigence situations  
Financial assistance on case-by-case basis

There are instances when a patient appears to be eligible for financial assistance, but there is no financial assistance form on file due to lack of supporting documentation. Often there is adequate information provided by the patient or obtained through other sources, which could provide sufficient evidence to provide the patient with financial assistance. In the event there is no evidence to support a patient’s eligibility for financial assistance, Mount Nittany Health may use outside agencies in determining estimated income amounts for the basis of determining financial assistance eligibility and potential discount amounts. If determined to be eligible for less than the most generous assistance available, Mount Nittany Health will provide additional information on how to apply for more generous assistance.

The Mount Nittany Health FAP, Application and PLS are available in English and in the primary language of populations with limited proficiency in English (“LEP”) that constitutes the lesser of 1,000 individuals or 5% of the community served by Mount Nittany Health.

For help, assistance or questions please visit or call the Mount Nittany Medical Center Business Office or Mount Nittany Physician Group (address and telephone number included above).