

Patient Financial Assistance

Regional Medical Center (RMC) is sensitive to the needs of patients in our community that do not have health insurance and offers several financial assistance programs to help patients meet their medically necessary healthcare financial responsibilities. A financial assistance policy eligible individual can't be charged more than the amounts generally billed for emergency or other medical-necessary care.

Patient Financial Assistance Program Policy

RMC provides a Patient Financial Assistance Program to assist eligible uninsured and/or underinsured patients and their families with medical bills beyond their ability to pay.

Regional Medical Center:

- 1. Helps patients without health insurance to apply and to obtain Medicaid coverage, when applicable.
- 2. Offers financial assistance programs, which may discount a patient's hospital bill up to 100 percent. The program discounts vary based upon the patient's family size and income level.
- 3. Provides a 65% discount of hospital bills when patients have no health insurance AND the patient is not covered by Medicare or Medicaid.
- 4. Allows payment plans upon request.

Patients have a right to:

- The availability of free or reduced-charge services if eligible under RMC's Financial Assistance Program.
- Not be transferred solely or in significant part for economic reasons
- The terms of eligibility for free and reduced services
- The application process for free and reduced charges
- The name of a person or office to which complaints or questions about the hospital's participation in or operation of the program may be directed

Government programs that patients may qualify for include:

- Medicaid
- Temporary Assistance for needy Families
- Social Security Disability
- Supplemental Security Income

Medicaid Referral Program Eligibility Requirements

RMC will help patients apply for and obtain Medicaid health insurance coverage when patients:

- Have no insurance (self-pay) or limited insurance coverage
- Have limited monthly income

For assistance or questions, please call the RMC Business Office at (256) 235-5475.

Patient Financial Assistance Program Eligibility Requirements

RMC's Financial Assistance Program (FAP) is available to residents of our community who are U.S. citizens and reside in our five (5) county service area (Calhoun, Clay, Cleburne, Randolph, and Talladega). FAP covers payment for medically necessary care, but excludes services deemed not medically necessary, such as, but not limited to, cosmetic surgery or fertility services. Financial Assistance awarded by RMC is only applicable to hospital services. You may receive bills from other providers such as radiologists, pathologists, ER physicians, anesthesiologists or any of your other treating physicians. A list of physicians is included on our website showing the providers who do/do not honor financial assistance awarded by RMC. For those providers who honor our financial assistance, you will need to contact the provider's office to notify them you have been approved.

How to apply for financial assistance:

- 1. **Download an application.** To apply for the Patient Financial Assistance Program, visit https://rmccares.org/patients-visitors/patient-information/financial-assistance/ to download the instructions and application, and then follow the directions. Supporting documents—such as bank statements, W-2s, etc., are required as part of a complete application. If you are unable to download an application please call (256) 235-5475 and one will be mailed to you free of charge or you make pick up an application at the cashier in the RMC Main Lobby at 400 East 10th Street, Anniston, AL.
- Meet required income and family size requirements. RMC uses a sliding scale based on your family size and income level to determine each patient's hospital discount. The family income must be less than two and one-half times (or 250%) the current Federal Poverty Guidelines for each size of family.
- 3. **Complete and submit the Patient Financial Assistance Application.** Please return the completed application with supporting documentation within 6 months of your date of service. Assistance may be denied without a completed application. For help completing the application or other questions, please call the RMC Business Office at (256) 235-5475.
- 4. **Submit your application.** Once you have completed the application you may hand deliver your information to the Cashiers in the main lobby of RMC or applications can be mailed to:

RMC Business Office Attn: FNA processing P.O. Box 1380 Anniston, AL 36202