



SUMMARY OF FINANCIAL ASSISTANCE AND SURPRISE BILLING PROTECTIONS

As part of our mission, West Covina Medical Center and its facilities, and as the “Organization”, are dedicated to ensuring the community has access to high-quality healthcare. We are committed to treating all patients with dignity, compassion, and respect. This commitment includes offering services at no cost or significantly reduced prices to eligible patients who are unable to pay, in accordance with our financial assistance policy (the “Policy”). Additionally, we provide various financial options to help patients manage their healthcare expenses, even if they do not qualify for financial assistance. This document serves as a plain language summary (the “Summary”) of the Policy.

Help paying your bill

Financial assistance is available to patients undergoing medically necessary procedures whose income and monetary assets (collectively referred to as “income”) are at or below 400% of the current year’s federal poverty level (FPL). Patients with incomes between 401% and 600% of the FPL also qualify for discounted care. The discounts provided will be based on a sliding scale that considers family size, income level, and insurance status. Financial assistance for elective or non-medically necessary procedures, or for care after discharge, is limited to patients residing within the Organization’s service area and requires prior approval from the Vice President of Finance and Chief Revenue Cycle Officer or their designee. If a patient is eligible for a discount under the Policy but does not qualify for completely free services, they will not be charged more than the amounts generally billed by the Organization for emergency or other medically necessary care.

Physicians and services

The Policy only applies to services provided by the Organization and by:

- **West Covina Medical Center** physicians in their capacity as faculty.
- **West Covina Medical Center (“WCMC”)** employed physicians or medical groups that have an exclusive professional services agreement with **WCMC**.

How to apply

Patients seeking free or discounted care under the Policy will need to complete a financial assistance application (the “Application”) and submit any required documentation. The Application and documentation will go through a review process by the Organization.

Free copies of this Summary, the Policy or the Application are available in English, Farsi, Russian, Armenian, Chinese, Korean or Spanish. To request copies or to get additional information, including questions on the financial assistance process, you may:

- Ask representatives at the registration or admissions desks.
- Call Patient Services at (626) 338-8481
- Visit the Organization's website at www.westcovinamc.com

If you have a disability and need an accessible alternative format for the above materials or if you speak another language than those listed, please contact Patient Services and they can offer you an alternative format or connect you with our Interpreter Services department for further assistance.

Arrangements for self-pay

Patients who do not qualify for free or discounted care under the Policy may find other programs of the Organization helpful. Patients who lack insurance may receive a substantial discount, similar to the discounts we provide to managed-care insurance plans for eligible services.

Regulatory notice for collections

We do refer some delinquent accounts to third-party collection agencies. These agencies must follow all California and federal laws as well as comply with the Organization's policies and procedures. For more information about debt collection activities, you may contact the Federal Trade Commission by phone at 877-FTC-HELP (877-382-4357). In the event your account is referred to a collection agency and you experience problems, contact our Patient Services for support at (626) 338-8481.

Protections for surprise medical bills

All patients are afforded protections against surprise medical bills. Please see the "Notice to Patients – Your Rights and Protections Against Surprise Medical Bills" on our website cedars-sinai.org/patients-visitors/resources/patient-rights.html or ask for a copy.

Hospital Bill Complaint Program

If you believe you were wrongly denied financial assistance, you may file a complaint with the State of California's Hospital Bill Complaint Program. Go to HospitalBillComplaintProgram.hcai.ca.gov for more information and to file a complaint.

More help

Help paying your bill – There are free consumer advocacy organizations that will help you understand the billing and payment process. You may call the Health Consumer Alliance at 888-804-3536 or go to healthconsumer.org for more information.

Additional resources and information:

- Patients may be eligible for government assistance programs, such as Medi-Cal or subsidized coverage through Covered California. The Patient Financial Advocate ("PFA") office has onsite staff to answer patient questions and provide assistance with applying for these programs. The PFA office can be contacted at 310-423-5071 or at 8700 Beverly Blvd., South Tower, Room 1740, Los Angeles, CA 90048.
- For questions regarding commercial health insurance, call (626) 338-8481 .
- For information on the Organization's pricing and tool for shoppable services, visit www.westcovinamc.com/pricing.html