

## **Gateway Healthcare Financial Assistance Policy Plain Language Summary**

The Gateway Healthcare, Inc. Financial Assistance Policy (FAP) provides eligible clients with partially or fully-discounted emergency and other medically necessary healthcare services provided by Gateway Healthcare, Inc. Clients seeking financial assistance must apply for the program. Details on the policy and application process are summarized below.

**Eligible Services:** Eligible services include emergency or other medical necessary healthcare services provided and billed by Gateway Healthcare. Please note that the FAP applies only to services billed by Gateway Healthcare. Other services separately billed by other providers such as physicians or laboratories unaffiliated with Gateway or its parent company, Lifespan, are not eligible under the FAP.

**Eligible Clients:** Generally, eligible persons include individuals whose family income is at or below 300% of the Federal Poverty Guidelines (FPG), as determined by the U.S Department of Health and Human Services. Eligibility for financial assistance allows eligible clients to have their care discounted fully or partially. At no time will clients who are eligible for financial assistance be billed more than “Amounts Generally Billed” (AGB). AGB as defined by the Internal Revenue Service, is determined as the amount Medicare or Medicaid would reimburse Gateway for billed care (including both the amount that would be reimbursed by Medicare or Medicaid, and the amount the beneficiary would be personally responsible for paying in the form of co-payments, co-insurance, and deductibles) if the client was a Medicare fee-for-service or Medicaid beneficiary. Allowable financial assistance levels for eligible clients are as follows:

- Full financial assistance is provided to clients whose family income falls within 0% to 200% of FPG. No amount of Gateway provided services is billable to the client in this scenario.
- Partial financial assistance is provided to clients whose family income falls within 201%-300% of FPG. For clients within this income range, Gateway will use AGB as the maximum amount billable to the client for Gateway provided services.

If a client has disclosed in their financial assistance application that they have no family income, the Gateway Financial Services Review Team will require information supporting how daily needs are met. Gateway reviews all completed applications submitted and determines financial assistance eligibility in accordance with Gateway's FAP. Applicants who submit incomplete applications are notified of this status and given the opportunity to furnish any pending or missing documentation/information necessary to complete the application process.

**How to Apply:** Gateway's FAP and related application form may be obtained from the Registration Staff, completed, and submitted as follows:

1. Gateway FAP and application documents are available in-person at any of the following Gateway facility locations:
  - **Gateway Healthcare, 103 Bacon St., Pawtucket, RI 02860**
  - **Gateway Healthcare, 1443 Hartford Ave., Johnston, RI 02919**
  - **Gateway Healthcare, 4705A Old Post Road, Charlestown, RI 02813**

Gateway's FAP is also available by mail request using any one of the facility addresses listed above. Requests for documents to be mailed can be made by calling the Gateway Finance Department at 401-724-8400.

2. Mail completed applications or deliver in person (with all documentation/information specified in the application instructions) to any of the facility addresses listed above.

Gateway translates the FAP, FAP application form, and the plain language summary into the primary languages of populations with limited English proficiency that constitute the lesser of 5% or 1,000 of the residents of the community served by the hospital facility. All information is available online at <https://www.gatewayhealth.org/financial-assistance> - or at the Gateway facilities listed previously.

For further assistance or questions please call 401-724-8400. If arriving in-person, please visit any of the facility locations listed above between the hours of 8:00am-5:00pm, Monday through Friday.