

Sage Memorial Hospital
Navajo Health Foundation
Financial Assistance Policy – Plain Language Summary

Financial Assistance Offered

Navajo Health Foundation – Sage Memorial Hospital (Sage Memorial) provides the best care for every patient and offers financial assistance to patients who are unable to pay for emergency or medically necessary care.

Eligibility Requirements and Assistance Offered

Sage Memorial, consistent with general practices of a tribal health organization operating under the Indian Self-Determination, Education and Assistance Act (ISDEAA) and Indian Health Care Improvement Act, reviews multiple factors to determine if a patient is eligible for financial assistance, including medical condition, type of care needed, and household income. Individuals with household income at or below 100% of the federal poverty level are eligible for free care and individuals with household income at or below 250% of the federal poverty level are eligible for discounted care.

Financial assistance can be available regardless of insurance. The level of financial assistance is based on available funding at Sage, potential qualification for certain federal funding, through (for example) ISDEAA, and your ability to pay the billed charges. However, financial assistance is not available for all medical care. Examples include, but are not limited to, care such as cosmetic surgery, fertility treatments, gastric bypass, and patient convenience items.

If you are currently enrolled in Medicaid or Medical Assistance through the Arizona Health Care Cost Containment System, you may be presumed eligible for financial assistance based on other information known to Sage Memorial. Sage Memorial will notify you if presumptive eligibility applies.

If you are not presumed eligible, you must fully cooperate with the application process, including submitting documentation verifying household income. See the full Financial Assistance Policy for more details.

How to Apply for Financial Assistance

You or another person involved in your care, such as a family member, can raise financial concerns at any time during your care. You will then be encouraged to complete a financial assistance application, if needed.

The Financial Assistance Policy applies only to medical care you receive at Sage Memorial. Expenses such as travel, food, lodging, medical equipment, and prescriptions are not covered under the Financial Assistance Policy. Sage Memorial protects your confidentiality and dignity during this process. Any information provided by you will be treated as protected health information under the Health Insurance Portability and Accountability Act (HIPAA).

Where to Obtain Copies

You can get Sage Memorial's Financial Assistance Policy and financial assistance application for free by calling 1-928-755-4500 or requesting a copy by mail at PO Box 457, US 191 & SR

264, Ganado, AZ 86505 or email at info@sagememorial.com. To obtain assistance with completing the application, please call 1-928-755-4500 or visit Sage Memorial at US 191 & SR 264, Ganado, AZ 86505. The policy and application are also available online at <https://sagememorial.com/insurance-billing-information/>.

No More Than Amount Generally Billed

If you are eligible for financial assistance, you cannot be charged more than the amount generally billed for emergency or other medically necessary care to patients who are covered by Medicare fee-for-service or Medicaid.

Translations for Limited English Proficiency Population

Sage Memorial is committed to accommodating members of the community who have limited English proficiency by providing a version of the Financial Assistance Policy, the application, and this plain language summary translated into Navajo. Translation efforts are ongoing. When complete, the translated version will be available at <https://sagememorial.com/insurance-billing-information/>.