



Financial Assistance Policy - Plain Language Summary

Financial Assistance Offered

Beacon Health System offers financial assistance through our Financial Assistance Policy for patients who are unable to pay for emergent or medical necessary care. Financial assistance is offered to patients who are uninsured and underinsured. Partial or full assistance will be granted based on a patient's ability to pay billed charges.

Eligibility Requirements and Assistance Offered

Eligibility for financial assistance is based on multiple factors including the nature of the condition and care required, other sources of payment (including personal injury claims), income (Federal Poverty guidelines are used to determine the amount of financial assistance offered), cooperation in applying for other assistance programs, and family size. Patients must comply with the application process including the submission of required documentation as well as completing the application process for all available sources of assistance including Medicaid or other similar funding programs.

How to Apply for Assistance

Patient and/or Guarantors should complete and sign an application and provide all required documents to Beacon Health System for processing. Completed applications and documents can be hand delivered to one of the following sites:

1. Elkhart General Hospital

Cashier's Office
600 East Blvd
Elkhart, IN 46514

2. Memorial Hospital of South Bend

Cashier's Office
615 N Michigan St
South Bend, IN 46601

3. Three Rivers Health

Cashier's Office
701 S Health Parkway
Three Rivers, MI 49093

Contact Information and Where to Obtain Copies

Our Financial Assistance Policy and Application are available free of charge by calling our Patient Financial Counselors at 574-647-7167 and requesting a copy by mail or email. The policy and application are also available online at www.beaconhealthsystem.org/assist to download or print. Copies of the policy and application are also available in our admissions area and Emergency Department.

1. Elkhart General Hospital

600 East Blvd
Elkhart, IN 46514

2. Memorial Hospital of South Bend

615 N Michigan St
South Bend, IN 46601

3. Three Rivers Health

701 S Health Parkway
Three Rivers, MI 49093

Call: 574-647-7167

Or visit: Elkhart General, Memorial Hospital of South Bend or Three Rivers Health cashier's office at the addresses above.

Hours: Monday through Friday 8:00 am to 4:30 pm

No More than Amount Generally Billed (AGB)

A patient determined to be eligible for financial Assistance may not be charged more than amounts generally billed for emergent or other medically necessary care to patients who have health insurance for the same care. Eligibility is determined based on a sliding scale. The family income will be at or below 350 percent of the Federal Poverty Level (FPL) www.healthcare.gov/glossary/federal-poverty-level-FPL

Percent of Federal Poverty Level (FPL)	Reduction Percentage
0% to 200%	100%
201% to 300%	75%
301% to 350%	69% (AGB percentage*)

