



LOURDES EMERGENCY DEPARTMENT AT DEBORAH®

FINANCIAL ASSISTANCE QUESTIONS AND ANSWERS

The Lourdes Emergency Department at DEBORAH® is a unique partnership between Lourdes Medical Center of Burlington County and Deborah Heart and Lung Center. The Lourdes Emergency Department at DEBORAH is housed on the campus of Deborah Heart and Lung Center in Browns Mills, New Jersey. However, it is owned and managed by Lourdes Medical Center of Burlington County.

Patients seen in the Lourdes Emergency Department at DEBORAH will be subject to the financial and billing policies of Lourdes Medical Center of Burlington County.

Lourdes is committed to making sure patients receive the health care they need regardless of their ability to pay. Lourdes recognizes that patients may have questions regarding Lourdes' billing practices. This fact sheet explains Lourdes' financial policy for patients who receive treatment at the Lourdes Emergency Department at DEBORAH.

When I come to the Lourdes Emergency Department at DEBORAH, am I a Lourdes patient or a Deborah patient?

You are a Lourdes patient. While the emergency department is located at Deborah, Lourdes' staff cares for emergency patients. Lourdes offers a full-service emergency department staffed with highly experienced emergency care specialists who are here to care for you and your family.

After I am treated at the Lourdes Emergency Department at DEBORAH, will I get a bill from Lourdes or a bill from Deborah?

You will get a bill from Lourdes. Just like any other hospital, your insurance will be billed directly. You may be responsible for co-pays and deductibles. It is also important to know that Lourdes invoices separately for hospital and physician services.

But I heard Deborah has a policy that no patient will ever receive a bill?

While it is true that Deborah's mission allows for all patients to receive care, without regard for ability to pay, it is important to understand that patients seen at the Lourdes Emergency Department at DEBORAH are not subject to the financial policies of Deborah. However, Lourdes makes every effort to provide financial assistance as well.

Please explain Lourdes' financial policy.

Lourdes' financial assistance is available to cover medically necessary services provided by Lourdes, including hospital care, outpatient services and emergency services. If a patient needs help paying his/her medical bills, Lourdes has financial counselors available to assist patients to:

- Review eligibility criteria
- Verify financial need
- Review other payer sources (like local, state and federal healthcare programs)

This program is intended for patients who:

- Cannot afford or do not qualify for health insurance
- Have very limited financial resources
- Have incurred sizable medical bills that are beyond their ability to pay

Any patient can apply for financial assistance with medical bills. Eligibility will be based on the patient's household income. The patient will be asked to provide this information on a Financial Assistance Application. This form is available upon request.

What kind of information am I expected to provide to apply for financial assistance?

You may be required to provide documents such as pay stubs, tax return forms, bank statements and medical bills owed.

What kinds of programs are available to help?

- Financial assistance/charity care
- Discounts for uninsured patients or cash payments
- Alternative payment arrangements
- Government and community programs

No single organization can meet the needs of all patients who are unable to cover their medical bills. For this reason, patients without insurance coverage must take advantage of all programs for which they are eligible. This helps ensure that Lourdes' resources will be available to patients who do not qualify for other financial help.

If I do not qualify for financial assistance, does Lourdes offer payment options?

After all available health insurance coverage, financial assistance and discounts have been applied to a patient's medical bill, there may still be a remaining balance. Our financial counselors can work with you to set up a payment plan for this amount. To ask about setting up a payment plan, please contact a Lourdes representative at **800-414-3145**.

What happens if I need to be admitted to a hospital?

- If your condition can be treated at Deborah Heart and Lung Center (such as for heart, lung and vascular care), you will be offered admission to their facility where its mission and policies will apply.
- If your condition is not a specialty that can be treated at Deborah, you may be transferred to the hospital of your choice. Your options include the main campus of Lourdes Medical Center of Burlington County in Willingboro, whose financial policies would be the same as those at its Deborah campus.