Baptist Health South Florida

POLICY TITLE: Financial Assistance Policy

Responsible Department: Revenue Management

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SUMMARY & PURPOSE:
To set forth guidance for providing financial assistance to patients, including guidance on communicating the availability of the program and on recording and reporting financial assistance granted.

POLICY:
In furtherance of its charitable purpose and tax-exempt mission, Baptist Health South Florida and each of its wholly owned hospitals and affiliates listed in Attachment 1 ("BHSF" or "Baptist Health") will provide financial assistance to those individuals in need. BHSF will comply with all federal and state laws, regulations and guidelines governing the provision and recording of financial assistance. In keeping with effective stewardship, provision for financial assistance will be budgeted annually.

In order to promote the health and well-being of the community served, uninsured individuals with limited financial resources who are unable to access entitlement programs shall be eligible for free health care services based on established criteria. Eligibility criteria will primarily be based upon the Federal Poverty Guidelines and will be updated annually in conjunction with the published updates by the United States Department of Health and Human Services. The eligibility criteria may be revised upward or downward as necessary. The objective of the eligibility criteria under this policy is to allocate financial assistance resources based upon a patient's ability to pay.

Financial assistance may be denied if a patient is eligible for other coverage resources such as Medicaid or a subsidized Health Insurance Exchange plan and refuses to apply for these resources.

This policy applies to patient service charges which no health insurance or any other payor source (e.g. third party auto insurance, workers compensation, etc.) covers. If a determination is made that the patient has the ability to pay all or a portion of the bill, such a determination does not prevent a reassessment of the person's ability to pay at a later date. The need for financial assistance is to be re-evaluated at the following times:

1. Subsequent rendering of services,
2. Income change or,
3. Family size change.

This policy does not apply to services rendered by Express Care, Care on Demand, any concierge practice of Baptist Health Medical Group. See Attachment 1 for providers that render services covered by this policy. In addition, this policy does not apply to cosmetic surgery or other procedures that are not medically necessary for the diagnosis or treatment of illness or injury. This policy applies only to facility charges and employed physician charges. The policy does not apply to private-practicing physician charges or other independent company billings. A list of providers delivering emergency or other medically necessary care at Baptist Health hospital facilities that specifies which providers are covered by this policy and which are not covered is available online at https://baptisthealth.net/patient-resources/billing-and-financial- assistance/affiliated-practices-and-practitioners.

The allocation of BHSF financial assistance resources will be limited to patients who:

1. Reside:
    a. In Miami-Dade County
    b. In Broward County (limited to services rendered at providers included in Attachment 1 located in Broward County) and
    c. North of mile marker 25 in Monroe County OR
2. Received/need to receive emergent or urgent services for an acute event unrelated to a pre-existing condition (e.g., car accident injuries, pneumonia, and appendicitis).
   Other applicants with special needs (such as lack of services in their own geography) will be considered on a case-by-case basis, as budgeted resources permit.

To be considered for financial assistance, the patient must cooperate to provide the information and documentation necessary to apply for other existing financial resources that may be available to pay for his or her health care, such as Medicaid. Patients are responsible for completing the required application forms and cooperating fully with the information gathering and assessment process, in order to determine eligibility for financial assistance. BHSF financial counselors will be available to assist patients with completion of the application.

The necessity for urgent or emergent medical treatment of any patient will be based on the clinical judgment of the provider without regard to the financial status of the patient. All patients will be treated with respect, kindness, fairness and courtesy in attitude, mannerisms and tone of voice, regardless of their ability to pay.

Resources are limited and it is necessary to set limits and guidelines. These are not designed to turn away or discourage those in need from seeking treatment. They are intended to assure that the resources Baptist Health can afford to devote to its patients are focused on those who are most in need and least able to pay, rather than those who choose not to pay.

COMMITMENT TO PROVIDE EMERGENCY MEDICAL CARE:

Baptist Health hospitals provide, without discrimination, care for emergency medical conditions to individuals regardless of whether they are eligible for assistance under this policy. Baptist Health hospitals will not engage in actions that discourage individuals from seeking emergency medical care, such as by demanding that emergency department patients pay before receiving treatment for emergency medical conditions or by permitting debt collection activities that interfere with the provision, without discrimination, of emergency medical care. Emergency medical services, including emergency transfers, pursuant to EMTALA, are provided to all Baptist Health hospital patients in a nondiscriminatory manner, pursuant to each Baptist Health hospital's EMTALA policy.

The following are the levels of financial assistance under this policy:

Designation	Responsible for administration	Eligibility guidelines[1] (based on federal poverty levels [FPL])	Applicable discount off of gross charges
State or federally qualified[2]	Vice President of Revenue Management	Family income of 200% FPL or less (not to exceed $75,000)	100%
Special needs financial assistance	Vice President of Revenue Management	Family income of 200 to 300% FPL (not to exceed $75,000)	100%

[1] The federal poverty levels are the base eligibility criteria for this policy. See Attachment 2 for the current Federal Poverty Guidelines. Other financial information such as assets and hospital charges may be considered.

[2] Accounts qualifying at this level may be classified as "state or federally qualified" as long as the patient's discharge date is in the same or the preceding two fiscal years as the write-off. If the discharge date is prior to this time, the financial assistance will be classified as "special needs financial assistance."

BASIS FOR CALCULATING AMOUNTS CHARGED TO PATIENTS:

Patients qualifying for financial assistance under this policy receive a 100% discount (i.e. free care). In accordance with Treas. Reg. § 1.501(r)-5(b)(1), however, Baptist Health is required to identify the method each hospital facility uses to determine the amounts generally billed to individuals who have insurance covering emergency or other medically necessary care ("AGB"). To that end, a patient eligible for financial assistance will not be charged more for emergency or other medically necessary care than AGB. Baptist Health uses the Prospective Medicare Method to determine AGB. Under this method, AGB is calculated by using the billing and coding process Baptist Health would use if the FAP-eligible individual were a Medicare fee-for-service beneficiary and setting AGB for the care at the amount Baptist Health determines would be the total amount Medicare would allow for the care (including both the amount that would be reimbursed by Medicare and the amount the beneficiary would be personally responsible for paying in the form of copayments, coinsurance, and deductibles). Baptist Health does not bill or expect payment of gross charges from individuals who qualify for financial assistance under this policy.

Baptist Health shall make reasonable efforts to determine whether a patient is eligible for financial assistance before engaging in extraordinary collection action(s) (see procedure 6 below).

SCOPE/APPLICABILITY:

This policy applies to all BHSF wholly owned hospitals and affiliates listed in Attachment 1 providing emergency and other medically necessary care with the exception of Express Care, Care on Demand, any concierge practice of Baptist Health Medical Group.

PROCEDURES TO ENSURE COMPLIANCE:

1. Definitions:
   a. **AGB:** Amounts generally billed for emergency or other medically necessary care to individuals who have insurance coverage.

b. **Application Period:** The period during which Baptist Health must accept and process an application for financial assistance under its Financial Assistance Policy submitted by an individual in order to have made reasonable efforts to determine whether the individual is eligible for financial assistance under the policy. The Application Period begins on the date the care is provided and ends on the later of the 240th day after the date that the first post-discharge billing statement for the care is provided or at least 30 days after Baptist Health provides the individual with a written notice that sets a deadline after which extraordinary collection actions may be initiated.
c. **Assets:** Assets include immediately available cash and investments such as savings and checking as well as other investments, including retirement or IRA funds, life insurance values, trust accounts, etc. Assets also include the equity in the primary residence and other real estate.
d. **Disposable Income:** Annual family income divided by 12 months, less monthly expenses as requested on the application.
e. **Emergent and Urgent Patients:** Patients who present to and are treated in a BHSF hospital emergency department (including inpatients and observation patients admitted through the emergency department) or urgent care center and inpatients pending discharge with need for follow-up outpatient services.
f. **EMTALA:** Emergency Medical Treatment and Labor Act, 42 USC 1935dd.
g. **Extraordinary Collection Action (ECA):** Any action taken by a hospital facility against an individual related to obtaining payment of a bill for care covered under the hospital's financial assistance program that require legal or judicial process including but not limited to: placement of a lien on an individual's property, foreclosure on an individual's real property, attachment or seizure of an individual's bank account or other personal property, commencement of a civil action against an individual, garnishment of wages, reporting adverse information about individual to a consumer credit reporting agency and sale of an individual's debt to another party.
h. **Family:** The patient, his/her spouse (including a legal common law spouse) and his/her legal dependents according to the Internal Revenue Service rules. Therefore, if the patient claims someone as a dependent on their income tax return, they may be considered a dependent for purposes of the provision of financial assistance.
i. **Family Income:** Gross wages, salaries, dividends, interest, Social Security benefits, workers compensation, veterans benefits, training stipends, military allotments, regular support from family members not living in the household, government pensions, private pensions, insurance and annuity payments, income from rents, royalties, estates and trusts.
j. **Financial Assistance:** Health care services that were never expected to result in cash inflows. Financial assistance results from providing health care services free or at a discount to individuals who meet the established criteria.
k. **Financial Assistance Committee:** A committee consisting of the Chief Financial Officer, Vice President of Finance, Vice President of Marketing and Public Relations, Vice President of Revenue Management, Vice President of Managed Care, Assistant Vice President of Patient Financial Services, Assistant Vice President of Patient Access and the Assistant Vice President of Pastoral Care.
l. **Medically Indigent:** A patient whose medical or hospital bills exceed a specified percentage of the person's annual gross income determined in accordance with the healthcare entity's eligibility system, and who is financially unable to pay the remaining bill. The patient who incurs catastrophic medical expenses is classified as medically indigent when payment would require liquidation of assets critical to living or would cause undue financial hardship to the family support system.
m. **Medically Necessary:** In most cases, medically necessary will be defined by Medicare (services or items reasonable and necessary for the diagnosis or treatment of illness or injury). Other services, not considered medically necessary under Medicare guidelines, will be considered by Baptist Health on a case-by-case basis in consultation with Baptist Health physician leadership.
n. **Uninsured:** A patient with no health insurance or any other payor source (e.g. third party auto insurance, workers compensation, etc.) to cover the care requested or rendered. In addition, charges remaining after insurance payment due to exhaustion of benefits or dollar specified coverage limitations (e.g. inpatient benefits of $100/day) are uninsured charges. Financial assistance for elective patients with exhausted benefits or coverage limits requires approval by the Vice President, Revenue Management. The designation of uninsured does not extend to a patient for the patient's out-of-pocket obligation for co-pays, deductibles or co-insurance.

2. Financial Assistance Guidelines
   a. Accounts of medically indigent patients will be considered on a case-by-case basis by the Assistant Vice President of Patient Financial Services or the Vice President of Revenue Management or their designee.
   b. Financial assistance applications will be considered current for six months or until a change in patient financial status is determined.

3. Program Communication:
   a. This policy, the related financial assistance application and application instructions and a plain language summary of this policy shall be available as follows:
      - Upon request, a paper copy by mail without charge to the requesting party
      - On the Baptist Health website (www.baptisthealth.net)
      - At each hospital's admitting department and at each urgent care center operated under a hospital license
   b. The plain language summary shall address the following:
      - A brief overview of the financial assistance program and eligibility requirements
      - How an individual may obtain more information and a copy of the application
      - The direct website address and physical locations where an individual can obtain copies of the Financial Assistance Policy and application form
      - Instructions on how the individual can obtain a free copy of the Financial Assistance Policy and application form by mail
      - Contact information of hospital resources who can answer questions about program and the application
      - A statement of the availability of translations of the Financial Assistance Policy, application, and plain language summary in other languages
      - A statement that no financial assistance-qualified individual will be charged more than amounts generally billed to individuals with health insurance
   c. Signage with basic information about the hospital's financial assistance policy shall be posted in hospital registration areas.
   d. Baptist Health will identify local public agencies and not-for-profit organizations that address the health needs of the community's low-income population and provide such organizations with basic information about the financial assistance program.
   e. All billing statements to uninsured patients, including those sent by third-party collection agencies, will include a financial assistance conspicuous written notice that notifies and informs the recipient about the availability of financial assistance under this policy and the telephone number where the recipient may obtain information and assistance.
   f. All public information and/or forms regarding the provision of financial assistance will use languages that are appropriate for the Baptist Health service area.

4. Identification of Potentially Eligible Patients:
   a. Where possible, prior to the registration of the patient, a financial counselor will conduct a pre-registration interview with the patient, the guarantor, and/or his/her legal representative. If a pre-registration interview is not possible, this interview should be conducted upon registration/admission or as soon as possible thereafter. In the case of an emergency admission, the evaluation of payment alternatives should not take place until the medical care required to stabilize the patient has been provided.
   b. Identification of potentially eligible patients can take place at any time during the rendering of services or during the collection process.
   c. Those patients who may qualify for financial assistance from a governmental program should be referred to the appropriate program, such as Medicaid, prior to consideration for financial assistance.
5. Determination of Eligibility:
   a. All uninsured patients identified prior to service and/or discharge as potential financial assistance recipients should be offered the opportunity to apply for financial assistance.

- Pre-service applications for financial assistance may be obtained from and returned to the Financial Assistance Department.
- Post-service applications for financial assistance may be obtained from and returned to Patient Financial Services.
- In all cases, a communication with basic instructions shall accompany the application sent to the patient and will indicate that a financial counselor is available to assist the patient with the application.

b. The patient should receive and complete a written application and provide all supporting data required to verify eligibility. The determination of eligibility must be a verifiable process and must include at least one of the following pieces of documentation:
   i. W-2 withholding forms.
   ii. Paycheck stubs.
   iii. Income tax returns.
   iv. Forms approving or denying unemployment compensation or workers compensation.
   v. A written verification from public welfare agencies or any governmental agency which can attest to the patient's income status for the past twelve months.
   vi. A Medicaid remittance voucher which reflects that the patient's Medicaid benefits for that Medicaid fiscal year have been exhausted.
   vii. A witnessed statement signed by the patient or responsible party. The statement shall include an acknowledgment that, in accordance with state law, providing false information to defraud a hospital for the purpose of obtaining goods or services is a misdemeanor in the second degree.

   For all non-emergent/urgent patients, the documentation provided must be one of items i through vi above.

c. In the event that the patient does not provide sufficient information to make a determination of eligibility for financial assistance, a financial counselor will provide written notice to the patient to let them know what information is missing. A copy of the plain language summary of the program shall be sent with such notice. If a financial counselor identifies a meritorious application that is supported by documentation (e.g., a credit bureau report) but is missing an element set forth in b. above (e.g., an application missing the signature of a witness), the Corporate Vice President, Revenue Management or the Assistant Vice President, Patient Financial Services may approve the financial assistance as Special Needs Financial Assistance.
d. A Medicaid remittance voucher reflecting that the patient's Medicaid benefits for that Medicaid fiscal year have been exhausted may be used without a written application to approve financial assistance eligibility.
e. A unique situation exists in the event of a hospital admission of a patient with both Medicare and Medicaid where:
   - Patient's Medicare Part A benefits are exhausted at or near the beginning of a Medicaid fiscal year (July 1st) and
   - Patient's inpatient Medicaid benefits are exhausted.

   In this scenario, Medicaid does not issue a remittance voucher to indicate that the coverage is exhausted. For this specific scenario, financial assistance may be approved without a written financial assistance application and without a Medicaid remittance voucher reflecting that the patient's Medicaid benefits are exhausted if the following documents are maintained:
   i. Copy of the Medicare remittance voucher demonstrating that the benefits are exhausted.
   ii. A screen-print demonstrating Medicaid eligibility for the entire admission.
   iii. Copy of the page from the *Florida Medicaid Provider General Handbook* specifying the policy for Inpatient Hospital and Medicare Part A Benefit Exhaustion.
   iv. Copies of split bills for the admission, segregating the charges for 1) Medicare Part A coverage, 2) Medicaid coverage and 3) the period following exhaustion of Medicare and Medicaid benefits.

f. If a Medicaid beneficiary applies for financial assistance for medically necessary services from a Baptist Health facility or provider that is not a Medicaid provider, the Medicaid beneficiary will be considered uninsured for such services and eligible to apply for financial assistance. In these cases, the validation of the patient's Medicaid eligibility along with a Medicaid remittance voucher denying

Medicaid benefits may be used without a written application to approve financial assistance eligibility. If a denial from Medicaid is not forthcoming within 60 days of billing, a screen print of the patient's Medicaid eligibility will be placed in the document imaging system and the account may be approved for financial assistance without a written application and without a remittance voucher denying Medicaid benefits.

g. A credit report will be generated for applicants as considered necessary to validate the information provided in the application.
h. A record, paper or electronic, should be maintained documenting the identification of the individual who reviewed and approved or denied application and the date of such decision.
i. Upon completion of the application and submission of appropriate documentation, a financial counselor will document either on the application or on an attached summary: 1) approval or denial; 2) financial counselor name; 3) date of approval/denial and 4) any special comments/instructions.
j. Baptist Health facilitates hospital care for the patients of certain local charitable clinics. These local charitable clinics will provide annual confirmation of their financial assistance eligibility requirements to Baptist Health. In addition, documentation supporting the eligibility of patients approved by these local charitable clinics will be subject to periodic audit by Baptist Health. These local charitable clinics are provided with clinic-specific insurance plan codes to use when referring patients to Baptist Health. Patients approved for financial assistance by these local charitable clinics are automatically approved for Baptist Health financial assistance. In addition, the financial assistance eligibility determinations by these local charitable clinics will be considered current for a period of one year.
k. If a patient's ability to meet the residency requirements set forth in this policy is in question, the patient shall produce documentation demonstrating that he/she resides at an eligible address. An example of acceptable documentation is a utility bill with the patient's name and service location. Other documentation substantiating a patient's residency may be accepted with the approval of the Corporate Vice President, Revenue Management. If a patient does not meet the residency requirements, Patient Financial Services will send an email inquiry to Care Management to obtain a decision on whether the patient had an acute event unrelated to a pre-existing condition.
l. Presumptive eligibility – emergent and urgent uninsured patients may be presumed to be eligible for financial assistance in limited circumstances. Patients determined to have presumptive financial assistance eligibility will be provided 100% financial assistance, and will not be required to meet income criteria, asset eligibility criteria, or fill out a financial assistance application. Circumstances eligible for presumptive financial assistance are as follows:
    - Patient is deceased with no known estate, or
    - Patient address on record is homeless or a homeless shelter.

6. Billing & Collection
    a. Baptist Health shall take the following steps to demonstrate reasonable efforts to determine whether a patient is eligible for financial assistance: 1. Notify the patient about the financial assistance program before initiating any ECAs to obtain payment for the care and refrain from initiating such ECAs for at least 120 days from the date of the first post-discharge billing statement for the care.
    2. Provide written notice relevant to completing a financial assistance application to a patient who submits an incomplete application during the Application Period (See procedure 5c above) and suspend any ECAs to obtain payment for the care for a reasonable period of time in order for the patient to respond.
    3. Make and document a determination of whether the patient is eligible for financial assistance for a patient who submits a complete application during the Application Period (See procedures 5h and 5i above) and suspend any ECAs to obtain payment for the care until a financial assistance determination is made.
    4. Notify the patient at least 30 days prior to initiating one or more ECAs to obtain payment for the care as follows:
        a. Provide the individual with a written notice that indicates financial assistance is available for eligible individuals, identifies the ECA(s) that the hospital facility (or other authorized party) intends to initiate to obtain payment for the care, and states a deadline after which such ECA(s) may be initiated that is no earlier than 30 days after the date that the written notice is provided.

b. Provide the individual with a plain language summary of the Financial Assistance Policy with the written notice.
c. Make a reasonable effort to orally notify the individual about the hospital facility's Financial Assistance Policy and about how the individual may obtain assistance with the financial assistance application process.

5. Maintain and enforce legally binding agreements with third parties to which a patient's debt is referred or sold to abide by certain requirements as follows:
   a. If the individual submits a financial assistance application after the referral or sale of the debt but before the end of the Application Period, the party will suspend ECAs to obtain payment for the care.
   b. If the individual submits a financial assistance application after the referral or sale of the debt but before the end of the Application Period and is determined to be eligible for financial assistance, the party will do the following in a timely manner:
      - Adhere to procedures specified in the agreement that ensure that the individual does not pay, and has no obligation to pay, the party and Baptist Health together more than he or she is required to pay for the care as a financial assistance-eligible individual.
      - If applicable and if the party (rather than Baptist Health) has the authority to do so, take all reasonably available measures to reverse any ECA (other than the sale of a debt) taken against the individual.
      - If the party refers or sells the debt to yet another party during the Application Period, the party will obtain a written agreement from that other party including all of the elements above.
   c. Upon determination that a patient is eligible for financial assistance, Baptist Health shall:
      - Notify the patient of the decision in writing.
      - Refund any payments received for the service covered by the financial assistance approval (unless such excess amount is less than $5 or such other amount published in the Internal Revenue Bulletin).
      - Reverse any extraordinary collection action taken against the patient.
   d. Prior to an account being authorized for Extraordinary Collection Action(s), a final review of the account shall be conducted and approved by the Assistant Vice President of Patient Financial Services to ensure that the reasonable efforts to determine if the patient is eligible for financial assistance are complete.

7. Notification of Eligibility Determination:
   a. Clear guidelines as to the length of time required to review the application and provide a decision to the patient should be provided at the time of application. A prompt turnaround and a written decision, which provides a reason for denial will be provided, generally within 30 days of receipt of a completed application.
   b. If a credit bureau report was used in the determination that a patient is not eligible for financial assistance, the use of the credit bureau report is to be reported to the patient in accordance with the requirements of the Fair Credit Reporting Act.
   c. Financial assistance applications for patient accounts which are pending Medicaid approval will not be processed until Patient Financial Services has received final notification from the Medicaid program or a third-party eligibility consultant. If notification is not received within 120 days from the discharge date, the financial assistance application will be processed, with notification to the patient, generally within the following 30 days (unless there is notification of Medicaid approval during this time).

8. Monitoring and Reporting:
   a. Financial assistance will be reported annually in the Community Benefit Report and quarterly to the Community Benefit Committee.
   b. Financial assistance reported to the State of Florida must meet the state's financial assistance reporting guidelines. These guidelines are amended periodically. The current eligibility criteria are family income at or below 200% of the federal poverty guidelines or the amount of hospital charges due from the patient must exceed 25% of the patient's annual family income. However, in no case, shall the hospital charges for a patient whose family income exceeds four times the federal guidelines for a family of four be considered financial assistance for state purposes.

9. Hospital Contact Information:

Website	https://baptisthealth.net/patient-resources/billing-and-financial-assistance
Telephone	Speak with a Financial Counselor by calling 786-596-6507 (Monday through Friday – 9:00AM – 4:30PM)
By Mail	Request information in writing, or mail an application to, Baptist Health South Florida, Inc., P.O. Box 830880, Miami, FL 33283
In Person	Meet with a Financial Counselor by visiting any of the Baptist Health hospitals' admitting departments (see Attachment 1)

SUPPORTING/REFERENCE DOCUMENTATION:

- Florida Statute 395.301 (8) *Itemized Patient Bill*
- Florida Statute 381.026 (4)(c)3 *Florida's Patient Bill of Rights and Responsibilities, Rights of Patients, Individual Dignity*
- Florida Statute 409.11 (1)(c) *Disproportionate Share Program, Definition of Charity Care*
- Internal Revenue Code § 501(r); Treas. Reg. § 1.501(r)-1 et seq.

RELATED POLICIES, PROCEDURES, AND ASSOCIATED FORMS:

- Attachment: Eligibility Criteria for the Baptist Health South Florida Financial Assistance Program
- Financial Evaluation and Request for Financial Assistance Form

ENFORCEMENT & SANCTIONS:

This policy will be enforced by the Corporate Vice President, Revenue Management and the Assistant Vice President, Pastoral Care. Violation of this policy may lead to disciplinary action, up to and including termination.

ATTACHMENT 1
Baptist Health South Florida Wholly-owned Hospitals and Affiliates

Baptist Hospital 8900
N Kendall Drive Miami,
Florida 33176

Doctors Hospital
5000 University Drive
Coral Gables, Florida 33146

Fishermen's Community Hospital
3301 Overseas Highway
Marathon, Florida 33050

Homestead Hospital
975 Baptist Way
Homestead, Florida 33033

Mariners Hospital
91500 Overseas Highway
Tavernier, Florida 33070

South Miami Hospital
6200 SW 73 Street
Miami, Florida 33143

West Kendall Baptist Hospital
9555 SW 162 Avenue
Miami, Florida 33196

Baptist Outpatient Services
8900 N Kendall Drive
Miami, Florida 33176

Baptist Health Medical Group
8900 N Kendall Drive
Miami, Florida 33176

Baptist Health Medical Group Orthopedics
8900 N Kendall Drive
Miami, Florida 33176

Baptist Health Medical Group Upper Keys
8900 N Kendall Drive
Miami, Florida 33176

Baptist Health Medical Group Oncology
8900 N Kendall Drive
Miami, Florida 33176

South Miami GYN Oncology
8900 N Kendall Drive
Miami, Florida 33176

ATTACHMENT 2
Current Federal Poverty Guidelines

ELIGIBILITY CRITERIA FOR THE BAPTIST HEALTH SOUTH FLORIDA FINANCIAL ASSISTANCE PROGRAM Based upon Federal Poverty Guidelines, Gross income levels, 2024

Family Size	200% FPL (100% discount)	200 to 300% FPL (100% discount)
1	$30,120	$30,121 to $45,180
2	$40,880	$40,881 to $61,320
3	$51,640	$51,641 to $75,000
4	$62,400	$62,401 to $75,000
5	$73,160	$73,161 to $75,000
6	$75,000	$75,000
7	$75,000	$75,000
8	$75,000	$75,000
More than 8, add indicated amount for each additional member	Not applicable – would exceed $75,000	Not applicable – would exceed $75,000