



EXHIBIT A PLAIN LANGUAGE SUMMARY

Ephraim McDowell Health (“EMH”) offers Financial Assistance to Patients with no health insurance, or those who have out-of-pocket responsibilities that they cannot afford even after insurance has paid for a portion of their care. Patients must submit an application for Financial Assistance and all required supporting documentation, demonstrating financial need and must otherwise comply with the requirements of the Hospital’s Financial Assistance Policy. If additional documents are needed, we will contact you by phone or mail to let you know what else is required.

If you are uninsured or have a balance remaining after insurance, you will generally qualify for *free* emergency and other medically necessary care under EMH’s Financial Assistance Program if you (1) have an annual household income equal to or less than 125% of the Federal Poverty Level, (2) lack any other assets to pay for your charges and (3) apply for Medicaid or other state or Federal programs and fully cooperate in the application and determination process.

If you are uninsured or have a balance remaining after insurance, you will generally qualify for *discounted* emergency and other medically necessary care under EMH’s Financial Assistance Program if you (1) have household income of up to 300% of the Federal Poverty Level, (2) lack any other assets to pay for the amounts for which you become personally responsible for paying, and (3) apply for Medicaid or other state or federal programs and fully cooperate in the application and determination process.

If EMH determines that you are eligible for Financial Assistance, you will not be personally responsible for paying more than the amount we generally bill Patients having insurance coverage for the same emergency or medically necessary care. In addition, you will never be required to make advance payments or other payment arrangements to receive Emergency Services. However, you may be required in most situations to make a substantial advance deposit or agree to other payment arrangements before receiving non-Emergency Services.

Services provided by contractors such as Radiologists, Pathologists, Anesthesiologist, Hospitalists and Emergency Room Physicians who are not employees of EMH are not covered under this Financial Assistance Policy.

Free copies of this summary, the Financial Assistance Policy, the Billing and Collections Policy, and the Financial Assistance Program application, including Spanish translations, are available on EMH’s website at <http://www.emhealth.org>. Copies are also available at the Hospital in the admitting areas located near the main entrances, emergency room, or Financial Counselor areas. This information is also available by mail by contacting EMH Patient Accounts at 859-239-2333.

EMH’s Financial Counseling staff is available to answer questions, to provide information about the Financial Assistance Program, and to assist with the application process. Our Financial Counseling staff is located at all Ephraim McDowell Hospitals. They can also be reached by phone at 859-239-2333.

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