

FAP PLAIN LANGUAGE SUMMARY

PLAIN LANGUAGE SUMMARY OF FINANCIAL ASSISTANCE POLICY

UMH Sparrow is committed to serving residents of the State of Michigan who cannot obtain necessary medical care because of their ability to pay.

Eligibility

Our financial assistance program is called Sparrow Financial Assistance Program (SFAP). Here is how we determine who qualifies for SFAP:

- Household income is not more than 300% of the Federal Poverty Level.
 - Information about the Federal Poverty Level can be found here:
<https://www.healthcare.gov/glossary/federal-poverty-level-fpl/>
- The patient is a resident of the State of Michigan.
- Services are considered medically necessary – this is determined by the UMH Sparrow provider who perform the services.
- If you do not meet all of the requirements, you may be considered on an exception basis. Contact a Financial Counselor at 517-364-6060 or 833-227-7664 for more information.

What SFAP Covers

- 100% of a patient's UMH Sparrow care when the patient is uninsured
- Non-covered services for UMH Sparrow patients who have insurance

How to apply for SFAP

- Contact our financial counselors by phone 517-364-6060 or 833-227-7664, Monday – Friday 8am -4pm
- Complete a SFAP application online:
<https://www.uofmhealthsparrow.org/patient-resources/financial-resources/financial-assistance>
- Contact Customer Service at 517 364 7999

Patients who qualify for SFAP cannot be charged more than the Amounts Generally Billed (AGB) for medically necessary care. Please note that, once deemed eligible for SFAP financial assistance, patients will not be billed for medically necessary care, as all such charges are written off due to the 100% discount.

Paper copies of SFAP documents and Applications in various languages

If you would like paper copies of this summary, the complete financial assistance policy, or an application in a different language, please let us know by contacting us at the phone numbers or web site above. Applications are available in Albanian, Arabic, Bengali, Chinese, English, and Spanish.

Provider list: A list of providers delivering emergency and medically necessary care at UMH Sparrow who are covered by the Financial Assistance Policy is available on the [website](#) or by calling UMH Sparrow at 517-364-6060 or 833-227-7664.