

# Financial Assistance Policy

## Plain-Language Summary

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### What is financial assistance?

Washington state requires all hospitals to provide financial assistance (known as “Charity Care” under state and federal law) to patients and families who meet certain income requirements. You may qualify for free care or reduced-price care based on your family size and income, even if you have health insurance. If your child has Medicaid or Apple Health, you do not need to apply for financial assistance.

### Qualifications

To qualify for full financial assistance, your family must earn a monthly income that is at or below 400% of the Federal Poverty Level (FPL), depending on the size of your family. If you earn from 401% to 600% of the FPL, you may qualify for financial assistance based on a sliding scale. Visit [healthcare.gov](https://www.healthcare.gov) for the current FPL.

### What is covered?

- The patient balance after your bill is processed by insurance and any other funding sources.
- Professional and facility charges at any Seattle Children’s location. It also covers professional services billed by Seattle Children’s for providers who provide care at other hospitals.

If you qualify for our Financial Assistance sliding scale, we will not bill you more than the “Amount Generally Billed” (AGB). AGB is set each year, and it is the average amount that we are paid by all types of insurance for emergency or medically necessary care.

### What is NOT covered?

- Elective or cosmetic services
- Genetic testing that will not inform the care plan of a current patient
- Non-urgent services when Seattle Children’s is out of network for your insurance plan, or when policy or clinical requirements from the insurance plan have not been completed
- Healthcare services billed by organizations other than Seattle Children’s

#### To Learn More

- For more information about the program, to view the policy or to apply online, visit [seattlechildrens.org/financialassistance](https://seattlechildrens.org/financialassistance).
- For more information about “Charity Care,” see Revised Code of Washington: RCW 70.170.060 and Washington Administrative Code: WAC 246-453-070.

#### Free Interpreter Services

- In the hospital, ask your nurse.
- From outside the hospital, call the toll-free Family Interpreting Line, 1-866-583-1527. Tell the interpreter the name or extension you need.



### **When can I apply, and how long does it last?**

You can apply before, during or after the patient receives care.  
You can reapply anytime.

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### **What if I don't have insurance? Can I still apply?**

If the patient does not have insurance, call our financial counselors at 206-987-3333. Before we can process your application for financial assistance, we may have to check if the patient is eligible for Medicaid (Apple Health). If they qualify for Medicaid, you may have to apply for that before we can consider financial assistance.

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### **Approvals and denials**

The person who applied will receive a letter within 14 days after we get the application. The letter will:

- Say if you are approved or denied, or if we need something before we can process the application
  - Explain how to turn in an appeal if you are denied
  - Tell you the period of time for which you qualify
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### **Does Seattle Children's require proof of income or a Social Security number?**

We do not require income proof when you first apply. As we complete the application process for either financial assistance or Medicaid, we may contact you for written proof of income or proof that a patient is not eligible for another funding source.

We do not need a Social Security number.

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