

Site/Location: Sinai Health System Affiliates	Revised Date: 12/2022
Policy Number: SHS-FIN-002	Reviewed Date: 11/2022
Policy Title: Financial Assistance Policy	Origination Date: 3/2009
Revised by: Gary Krugel, Executive Vice President Chief Financial Officer	Next Review Date:12/2025
Approved by: Elizabeth Connolly, Executive Vice President / General Counsel	
Supersedes: None	

PURPOSE:

Sinai Chicago’s mission is to improve the health of the individuals and communities it serves. It is the practice of The Mount Sinai Hospital Medical Center of Chicago, Schwab Rehabilitation Hospital and Care Network, Holy Cross Hospital and The Mount Sinai Community Foundation d/b/a Sinai Medical Group to provide high-quality medical care to those in need, regardless of ability to pay.

The purpose of this policy is to provide a mechanism for hospital Affiliates to provide financial assistance to their patients unable to pay the full cost of their care. This policy provides a systematic process by which to provide assistance to patients most in need and least able to pay. In order to balance the needs of the patient and the needs of the hospital, it is necessary to review patients’ financial information for the purpose of assessing need and understanding the patients’ circumstances. This is done not to discourage those in need from seeking treatment but rather to manage finite resources.

While regulations exist to ensure that uninsured patients receive financial assistance, these regulations do not pertain to physician groups. Sinai Chicago recognizes that patients of The Mount Sinai Community Foundation d/b/a Sinai Medical Group and Schwab Faculty Associates providers may also need financial assistance and, therefore, extend the Sinai Chicago Financial Assistance Program Policy to these groups. It is the intent of this policy to simplify and coordinate the assistance policy and procedures throughout all Sinai Chicago Affiliates, and to ensure that financial assistance is provided for both hospital and physician services.

This policy sets forth the eligibility criteria, the type of financial assistance, eligible services, and the procedure by which a patient shall apply for financial assistance. It is intended to be applied universally to uninsured and underinsured patients for whom paying their medical bills would be a hardship. The policy and appropriate procedures are compliant with all applicable federal, state and local laws and regulations.

Financial assistance is extended with the expectation that patients will cooperate with Sinai Chicago procedures for obtaining insurance coverage, financial assistance, or other forms of payment, and that they will contribute to the cost of their care according to their ability to pay. Financial assistance will be provided without regard to race, religion, gender, age, ethnicity, social or immigration status, sexual orientation or insurance status.

SCOPE:

This policy applies to the Affiliate Entities (“Affiliates”), Mount Sinai Hospital Medical Center of Chicago, Schwab Rehabilitation Hospital and Care Network, Holy Cross Hospital and The Mount Sinai Community Foundation d/b/a Sinai Medical Group; and Schwab Faculty Associates, Inc.)

DEFINITIONS:

Affiliation Agreement: Written agreement between any Sinai Chicago entity and an external party that delineates cooperative practices aimed at fulfilling Sinai Chicago’s Mission – to improve the health of the individuals and communities it serves.

Assets: Assets may be considered to determine eligibility for financial assistance. Assets will be considered in the determination of the 20% maximum collectible amount in a 12-month period as required under the Illinois Hospital Uninsured Patient Discount Act. Certain assets will not be considered including the uninsured patient's primary residence; personal property exempt from judgment under Section 12-1001 of the Code of Civil Procedure; or any amounts held in a pension or retirement account, although distributions and payments from pension or retirement plans may be included as income. Acceptable documentation of assets includes statements from financial institutions or some other third party verification of an asset's value. If no third party exists, the patient shall certify the estimated value of the asset.

Bad Debt: The current period charge for actual or unexpected doubtful accounting resulting from the extension of credit.

Bad Debt Expense: Uncollectible fees associated with accounts receivable that were expected to result in cash inflows (*i.e.*, the patient did not meet Financial Assistance eligibility criteria).

Charity Care: Care provided by a health care provider for which the provider does not expect to receive payment from the patient or third-party payer. "Charity care" includes the actual cost of service provided based upon the total cost to charge ratio derived from a nonprofit hospital's most recently filed Medicare cost report Worksheet C and not based upon the charges for the services. "Charity care" does not include bad debt (210 ILCS 76/10 – Community Benefits Act).

Core Service Area: The Core Service Area is defined as the primary (9) and secondary (10) zip code areas representing the surrounding communities served by Mount Sinai Hospital Medical Center of Chicago, Schwab Rehabilitation Hospital and Care Network and Holy Cross Hospital.

Cost to Charge Ratio: The ratio of a hospital's costs to its charges taken from its most recently filed Medicare cost report (CMS 2552-96 Worksheet C, Part I, PPS Inpatient Ratios).

Discounted Care: Financial assistance that provides a percentage discount, based on a sliding scale, to eligible patients with annualized family incomes not in excess of 600% of the Federal Income Poverty Guidelines.

Emergency Medical Condition: As defined in Section 1867 of the Social Security Act (42 U.S.C. 1395dd).

Family Income: The annual family income and cash benefits from the prior 12-month period or the prior tax year as shown by recent pay stubs or income tax return, less payments made for alimony or child support. Proof of earnings may be determined by annualizing the year-to-date family income, taking into consideration the current earnings rate.

A person's family income includes the income of all adult family members in the household. For patients under 18 years of age, family income includes that of the parents and/or stepparents, or care-taker relatives.

Income includes wages, salaries, unemployment compensation, worker's compensation, payments from Social Security, public assistance, Crime Victim Act program, veterans' benefits, child support, alimony, educational assistance, survivors' benefits, pensions, retirement income, regular insurance and annuity payments, income from estates and trusts, assets drawn down as withdrawals from a bank, sale of property or liquid assets, rents, royalties, and income from other miscellaneous sources.

Non-cash benefits are excluded (*i.e.*, Medicare, Medicaid, SNAP benefits, heat assistance, school lunches, housing assistance, need-based assistance from non-profit organizations, foster care payments, or disaster relief assistance) and are not counted as income for making an eligibility determination for financial assistance.

Family Members: All persons who reside together and who are related by birth, marriage, civil union or adoption and are identified as dependents for tax purposes. This may include children 18 years of age and under, full-time students age 21 and under, disabled children, and elderly parents supported by the applicant and claimed as a dependent on their income tax return, according to the Internal Revenue Service rules.

Federal Poverty Income Guidelines: The Federal Poverty Income Guidelines are updated periodically in the Federal Register by the United States Department of Health and Human Services under authority of subsection (2) of Section 9902 of Title 42 of the United States Code. Current FPIG guidelines can be referenced at <http://aspe.hhs.gov/POVERTY/>.

Financial Assistance: Assistance provided to patients for whom it would be a financial hardship to fully pay the patient payment obligation for medically necessary services provided by a Sinai Chicago Affiliate and who meet the eligibility criteria for such assistance or as required by law.

Free Care: A 100% waiver of a patient's financial obligation resulting from healthcare services provided a Sinai Chicago Affiliate. Uninsured and underinsured patients with annualized family incomes not in excess of 300% of the Federal Poverty Level (FPL) will be eligible for Free Care.

Guarantor: An individual other than the patient who is responsible for payment of the patient's bill.

Gross charges: Total charges at a Sinai Chicago Affiliate full established rate for the provision of patient care services before deductions from revenue are applied.

Healthcare Services: Any Medically Necessary inpatient or outpatient hospital service, including pharmaceuticals or supplies provided by a Sinai Chicago Affiliate to a patient.

Illinois Resident: A person who lives in Illinois and who intends to remain living in Illinois indefinitely. Relocation to Illinois for the sole purpose of receiving healthcare benefits does not satisfy the residency requirement.

MANG Application: Application used by the State of Illinois to determine eligibility for Medical Assistance No Grant (Medicaid).

Maximum Collectible Amount: The amount that may be collected in a 12-month period for healthcare services provided by a Sinai Chicago Affiliate from an uninsured patient determined eligible under the Illinois Hospital Uninsured Patient Discount Act. The maximum collectible amount may not exceed 20% of the patient's family income. The 12-month period to which the maximum amount applies shall begin on the first date an uninsured patient receives healthcare services that are determined to be eligible for the Uninsured Discount at Sinai Chicago.

Medically Necessary: Any inpatient or outpatient hospital or medical service, including pharmaceuticals or supplies provided by a hospital to a patient, covered under Title XVIII of the federal Social Security Act for beneficiaries with the same clinical presentation as the uninsured patient. A "medically necessary" service does not include any of the following: (1) non-medical services such as social and vocational services; and (2) elective cosmetic surgery, but not plastic surgery designed to correct disfigurement caused by injury, illness, or congenital defect or deformity. Sinai Chicago maintains a list of services that do not meet the definition of Medically Necessary.

Presumptive Eligibility Policy: Under certain circumstances, patients may be presumed or deemed eligible for financial assistance based on their enrollment in other programs or on information that is not provided directly by the patient.

The Sinai Chicago policy regarding presumptive eligibility is contained within this Financial Assistance Policy and sets forth the criteria by which financial need is determined and presumptive eligibility is granted. This also includes utilization of an electronic charity model to screen unresponsive patients prior to bad debt assignment.

Reasonable Payment Plan: An extended payment plan that is negotiated between a Sinai Chicago Affiliate and the patient for any patient out-of-pocket fees. The payment plan shall take into account the patient's available income and assets, the amount owed, and any prior payments.

Uninsured Discount: The Illinois Hospital Uninsured Patient Discount Act sets the Uninsured Discount according to the patient's ability to pay. For patients below 600% of the Federal Poverty Limit (FPL), the discount is set to be a hospital's charges multiplied by the uninsured discount factor, which is 1.0 less the product of a hospital's Cost to Charge Ratio multiplied by 1.35. The Uninsured Discount has been set to be greater than the standard established by the Illinois Hospital Uninsured Patient Discount Act. As of December 2022, the discount is 70% of charges, which is approximately the Hospital's Cost to Charge Ratio. On behalf of its

Affiliates, Sinai Chicago will perform an annual review to evaluate the Cost to Charge Ratio and ensure the percentage is below the Medicare fee schedule.

Uninsured Patient: An Illinois Resident who is a patient of a hospital or physician and is not covered under a policy of health insurance and is not a beneficiary under a public or private health insurance, health benefit, or other health coverage program, including high deductible health insurance plans, workers' compensation, accident liability insurance, or other third-party liability circumstance.

Underinsured Patient: An Illinois Resident who is a patient of a hospital or physician and whose financial responsibilities under a policy of health insurance exceed the payment obligations the patient would have as an Uninsured Patient.

POLICY/PROCEDURE:

I. APP ELIGIBLE SERVICES

Services and goods eligible under this Financial Assistance Policy include the following:

1. Emergency medical services provided in an emergency room setting;
2. Non-elective services provided in response to life- or limb-threatening circumstances in a non-emergency room setting;
3. Services for a condition that, if not treated promptly, would lead to an adverse change in the health status of a patient; and
4. Other medically necessary services.

The following services are not eligible services and do not qualify for financial assistance: non-medical services such as social and vocational services; elective cosmetic surgery (plastic surgery needed to correct disfigurement caused by injury, illness, or congenital defect or deformity, however, is an eligible service). On behalf of its Affiliates, Sinai Chicago maintains a list of services that do not meet the definition of Medically Necessary.

II. ELIGIBILITY & TYPES OF FINANCIAL ASSISTANCE

Sinai Chicago ensures that its Affiliates provide financial assistance to patients, regardless of ability to satisfy their financial obligation, in compliance with federal, state and local laws and regulations. In particular, Sinai Chicago's policy is intended to comply with the Illinois Hospital Uninsured Patient Discount Act, the Illinois Fair Patient Billing Act, the federal Patient Protection and Affordable Care Act, and all other applicable laws relating to financial assistance, billing, and collection for healthcare services. To be considered for financial assistance, patients, or the patient's guarantor, must cooperate to provide the information and documentation necessary to apply for other existing financial resources that may be available to pay for the patient's care.

All accounts are to be evaluated for eligibility for reimbursement sources (*i.e.*, Medicare, Medicaid, Illinois funded Medical Assistance No Grant Programs (MANG) and commercial or third-party insurances or programs, such as Crime Victim Assistance) prior to granting financial assistance under this policy. All inpatient accounts and outpatient recurring accounts (*i.e.*, chemotherapy, radiation therapy, physical therapy, and renal dialysis) registered without any insurance are evaluated for Illinois funded Medical Assistance No Grant Programs (MANG) by the MANG Processing Division staff.

Financial assistance shall be extended to patients in accordance with Sinai Chicago's mission and values ensuring a demonstrative benefit to the community. Applicants for assistance are required to exhaust all other payment options as a condition of their approval for financial assistance. On behalf of its Affiliates, Sinai Chicago will pursue any State of Illinois Department of Healthcare and Family Services funding from programs such as Medicaid, All Kids, and other programs such as the Crime Victims Assistance Program, or federal Social Security coverage for patients who may qualify for these benefits. The patient's cooperation in accessing applicable and identifiable funding sources is required. The granting of financial assistance shall be based on financial need but shall not take into account gender, race, ethnic origin, employment status, immigration status, sexual orientation, or religious affiliation.

If a patient is eligible for assistance from the Crime Victim program, the patient will not receive discounts until after Crime Victim Assistance has been awarded. If Crime Victim Assistance is awarded to a patient, the Sinai Chicago Affiliate(s) will write off 100% of the remaining account balances after receiving payment from the program.

If either Mount Sinai Hospital Medical Center of Chicago or Holy Cross Hospital has formal, written Emergency Department Transfer Agreement with another hospital, any uninsured patient transferred there from the other hospital will be eligible for discounts as if they reside in Mount Sinai Hospital Medical Center of Chicago's or Holy Cross Hospital's Core Service Area.

In accordance with EMTALA regulations, no patients will be screened for financial assistance or payment information prior to the rendering of services in emergency situations.

Services provided by private physician groups at Sinai Chicago Affiliate hospitals may also be considered under this Financial Assistance Policy. Patients must contact the physician groups directly to inquire about potential assistance and negotiate payment arrangements with these groups.

Physician charges through The Mount Sinai Community Foundation d/b/a Sinai Medical Group and Schwab Faculty Associates will be discounted to defined copayment or deposit amounts (see **Exhibit B: Sliding Fee Scale – Physician**).

Free Care: For eligible services, Free Care will be provided to patients who:

1. Are uninsured and/or underinsured with annual family incomes not in excess of 300% of the Federal Poverty Level; and
2. Have exhausted all other payment options, including private coverage, federal, state, and local medical assistance programs, and other forms of assistance provided by third parties.

Discounted Care: For eligible services, the cost of care will be discounted (to uninsured discount level) for patients who:

1. Are uninsured and/or underinsured with annual family incomes not in excess of 300% of the Federal Poverty Level, but not in excess of 600% of the Federal Poverty Level; and
2. Have exhausted all other payment options, including private coverage, federal, state, and local medical assistance programs, and other forms of assistance provided by third parties.

Uninsured Discount: Uninsured patients with incomes in excess of 600% of the Federal Poverty Level for medically necessary services provided by a Sinai Chicago Affiliate shall be granted a discount. The maximum collectable amount of services provided by a Sinai Chicago Affiliate shall be granted a discount. The maximum collectable amount shall not exceed 25% of the annual family income beginning on the first date the patient receives healthcare services determined to be eligible for the uninsured discount at Sinai Chicago.

Maximum Collectible Amount:

Patients may inform a Sinai Chicago Affiliate that they have received healthcare services from any Sinai Chicago Affiliate within the past 12 months and may therefore be eligible for free care for subsequent services. Financial counselors will then print out the payment history for healthcare services to be reviewed and may ask the patient for proof of income, assets, and residency (if not available in the Automated FAP Application).

The Sinai Chicago hospital Affiliate will not collect more than the Maximum Collectible Amount for services, except in cases where alternative funding sources exist (*e.g.*, Crime Victims Act). The Mount Sinai Community Foundation d/b/a Sinai Medical Group and Schwab Faculty Associates will reduce remaining payment obligations under the Sliding Fee Schedule by two-thirds (66.67%).

Payment Plans: A reasonable payment plan will be established between a Sinai Affiliate and the patient for any balance remaining after discounted care or a medical hardship discount have been granted. The payment plan will take into account the patient's available income and assets, the amount owed, and any prior payments.

Emergency Medical Services: Mount Sinai Hospital Medical Center of Chicago and Holy Cross Hospital will provide individuals requesting emergency care, or those for whom a representative has made a request if the patient is unable, a medical screening examination to determine whether an emergency medical condition exists. There will be no delay in examination or treatment in order to inquire about methods of payment or insurance coverage, or a patient's citizenship or legal status.

Mount Sinai Hospital Medical Center of Chicago and Holy Cross Hospital will treat an individual with an emergency medical condition until the condition is resolved or stabilized and the patient is able to provide self-care following discharge, or if unable, can receive the necessary continuing care. Appropriate inpatient care will be provided for all patients regardless of their ability to pay. No patient will be discharged with an emergency medical condition prior to stabilization if the patient's insurance is canceled or payment is otherwise discontinued during an admission.

If Mount Sinai Hospital Medical Center of Chicago or Holy Cross Hospital does not have the capability to treat the emergency medical condition, it will make an appropriate transfer of the patient to another hospital with sufficient capability.

Amounts Billed to Patients Eligible for Financial Assistance: The amounts billed to patient's eligible for financial assistance shall not exceed the amounts generally billed by a Sinai Chicago Affiliate for Medicare patients. Patients determined to be eligible for financial assistance will not be billed gross charges for any eligible service while covered under the Sinai Chicago Financial Assistance Policy. There is no established minimum eligible amount for charges billed under financial assistance.

Patients who are covered by health insurance may request a discount on their healthcare services. On behalf of its Affiliates, Sinai Chicago will evaluate their financial need as if they are an Uninsured Patient. If the patient's financial responsibilities for a specific episode of care under a policy of health insurance exceed the payment obligations the patient would have as an Uninsured Patient, Sinai Chicago will define the patient as an Underinsured Patient for the specific episode of care and provide a discount to a payment expectation consistent with that of an Uninsured Patient. A patient is not necessarily an Underinsured Patient for all episodes of care they receive. Therefore, Sinai Chicago will evaluate a patient's eligibility as an Underinsured Patient for each episode of care.

Any Uninsured Patient, regardless of place of residency, will be offered a discount to the lower of (1) 90% of the Medicare reimbursement rate for the service, or (2) 30% of charges. If the Medicare reimbursement rate is zero, the discount will be set at 70% of charges (patient responsibility = 30% of charges). Patients of Designated Providers may be eligible for different benefits consistent with the applicable Affiliation Agreement. This will be reviewed annually as defined for Uninsured Discount.

III. APPLYING FOR FINANCIAL ASSISTANCE

Financial assistance eligibility determinations will be made based on the hospital's policy and after an assessment of financial need. Patients have a responsibility to cooperate in applying for financial assistance by providing residency information and documentation on family size, income, and assets.

On behalf of its Affiliates, Sinai Chicago will first make reasonable efforts to explain the benefits of Medicaid and other assistance programs to all uninsured hospital patients. Those patients identified as potentially eligible will be encouraged to apply for such programs and provided applications and other resources. Uninsured and underinsured patients will be informed of the hospital's Financial Assistance Policy and how to submit an application.

A. Application and Documentation

Applicants must complete the Sinai Chicago Financial Assistance Application form (See Attachment A - Application Form) and shall be required to cooperate and provide accurate and truthful information. Applicants will have 240 days after the first billing statement for care to complete a Financial Assistance Application.

Applicants must provide the following documents when applying for financial assistance:

Income Verification – Applicants are required to provide any one of the following:

- IRS tax returns for the most recent calendar year;
- W-2 and 1099 forms for the most recent calendar year;
- Last two current paystubs or any official documents from an employer if paid in cash;
- One other reasonable form of income verification deemed acceptable by Sinai Chicago, such as pension documentation, employer's written verification (if paid in cash), social security benefits or child support checks; and/or
- A room and board letter.

Identification – Applicants are required to provide identification to protect the hospital and patient from potential identity theft and to comply with the Health Insurance Portability and Accountability Act (HIPAA) and Red Flag legislation. The following forms of ID are required:

- 1) Government-issued photo identification; and
- 2) Birth certificates for all dependent children. Alternative sources may be utilized, when available, to validate the number of dependent children.

Proof of Illinois Residency – requires proof of Illinois residency so the hospital can determine applicants' eligibility for public assistance. Applicants are required to provide any one of the following sources for this information:

- 1) A valid state-issued identification card;
- 2) A temporary visitor's drivers license;
- 3) Illinois Voter registration card;
- 4) A recent residential utility bill;
- 5) A lease agreement;
- 6) A vehicle registration card;
- 7) Mail addressed to the uninsured patient at an Illinois address from a governmental or other credible source;
- 8) A statement from a family member of the uninsured patient who resides at the same address and presents verification of residency.

Alternative sources may be utilized, when available, to validate residency.

B. Presumptive Eligibility

Exceptions may be made to the application requirements described in this policy for certain applicants for financial assistance. Sinai Chicago Affiliate patients shall be deemed presumptively eligible for the highest discount levels of financial assistance if they meet or demonstrate one of the following conditions:

- Homelessness;
- Deceased with no estate;
- Mental incapacitation with no one to act on the patient's behalf;
- Medicaid eligibility, but not on date of service or for non-covered service;
- Recipient of, or enrollment in, any of the following:
 - Women, Infants and Children Nutrition Program (WIC);
 - Supplemental Nutrition Assistance Program (SNAP);
 - Illinois Free Lunch and Breakfast Program;
 - Low Income Home Energy Assistance Program (LIHEAP);
 - Enrollment in an organized community-based program providing access to medical care that assesses and documents limited low-income financial status as a criterion for membership;
 - Receipt of grant assistance for medical services.
 - Recent personal bankruptcy;
 - Incarceration in a penal institution;
 - Affiliation with a religious order and vow of poverty;
 - Enrollment in the following assistance programs for low-income individuals:
 - A) Temporary Assistance for Needy Families (TANF);
 - B) IHDA's Rental Housing Support Program.

If a patient has a card issued by the State of Illinois for General Assistance, DHS Services Only, or has been covered by IDPA within the last 12 months and resides within the Core Service Area, the patient's income is presumed to be below 300% of FPL, and the patient will receive Free Care.

If a patient is incarcerated and services are not covered by the Department of Corrections, that patient's income is presumed to be below 300% of FPL, and the patient will receive Free Care.

Sinai Chicago recognizes that some patients may not cooperate with or respond to its financial aid application process and, therefore, it may utilize other sources of information to make an assessment of a patient's financial need. This information will enable the hospital to make an informed decision regarding the financial need of such patients utilizing the best estimates available in the absence of information provided directly by the patient. The data returned from this electronic screen will constitute adequate documentation of financial need under the Sinai Chicago policy.

For the purpose of helping financially needy patients, including patients who do not cooperate with or respond to its financial aid application process, on behalf of its Affiliates, Sinai Chicago may utilize a third-party to electronically review patient information to assess financial need. This review utilizes a healthcare industry-recognized, predictive model that is based on public record databases. The model incorporates public record data to calculate a socio-economic and financial capacity score that includes estimates for income, assets, and liquidity. The model's rule set is designed to assess each patient based on the same standards and is calibrated against historical approvals for Sinai Chicago Financial Assistance Program under the traditional application process. When applied systematically, it estimates the applicant's financial need based on the best data available in the absence of information provided directly by the patient.

After efforts to confirm coverage availability have been concluded, the predictive model provides an electronic and systematic method to grant electronic eligibility to financially needy patients. When predictive modeling is the basis for electronic charity eligibility, the highest discount levels will be granted for eligible services for retrospective dates of service only.

In the event a patient does not qualify under the electronic rule set, the patient may still be considered under the traditional financial assistance application process.

Patient accounts granted electronic charity eligibility will be reclassified under the financial assistance policy. These accounts will be reclassified under the financial assistance policy; they will not be sent to collection, will not be subject to further collection actions, and will not be included in the hospital's bad debt expense.

C. Process

This policy requires that patients, or their guarantors, apply for financial assistance within a 240-day period from the date of service or the date of discharge for inpatient services. Due to the vulnerable patient population served by Sinai Chicago Affiliate hospitals, the hospitals provide discounts to all uninsured patients, regardless of whether the patient applies for assistance.

An internal committee made up of a physician, MANG, Financial Counseling Manager, the Director of Patient Financial Services, and/or the Executive Director of Revenue Cycle will review and consider appeals to applications not approved for assistance on an as-needed basis.

The Sinai Chicago Financial Assistance Application must be completed and documentation provided in order for a request to be considered unless approved according to the presumptive eligibility criteria stated above. If applications for financial assistance are incomplete, the patient, or patient's guarantor, will be asked to provide missing information/documentation before an applicant's eligibility is determined.

Financial Assistance Applications for all Mount Sinai Hospital, Holy Cross Hospital, Schwab Rehabilitation Hospital and Sinai Medical Group are to be submitted to one of the following offices:

Mount Sinai Hospital Medical Center of Chicago-Attention C1200
California at 15th Street
Chicago IL 60608
Financial.counseling@sinai.org
773-257-1180

Holy Cross Hospital -Financial Counselors Dep.
2701 west 68th street,
Chicago IL 60629
Financial.counseling@sinai.org
773-257-1180

This information will be used in making a determination regarding financial assistance. The patient will be notified of the eligibility decision in writing within 10 days of Sinai Chicago receiving a complete application. If a patient is deemed eligible, the patient will be granted financial assistance for a period of one year. A Sinai Chicago Financial Assistance Program Identification Card will be given to

each applicant following approval and will state the patient’s name, address, eligibility period, Federal Poverty Income Guidelines, and authorized signatures. Financial assistance will also be provided for all open, eligible accounts incurred for services received by the patient. If financial assistance is still required after the one-year period, the patient must complete a new application for financial assistance in its entirety.

If a patient is deemed not eligible for any of the financial assistance offered by a Sinai Chicago Affiliate, the patient may re-apply at any time there has been a change of income or other considered factor. If a determination has been made that the patient, or patient’s guarantor, has the ability to pay a portion of a bill, such a determination does not prevent a reassessment of the patients, or patient guarantor’s, ability to pay at a later date. Financial assistance may also be re-evaluated if there is a change in family income or size.

For issues or concerns please contact Illinois Attorney General Health Care Bureau at 877-305-5145.

IV. NOTIFICATION OF FINANCIAL ASSISTANCE

On behalf of its Affiliates, Sinai Chicago will post notices – in English and Spanish – of its Financial Assistance Policy at hospital inpatient and outpatient admission areas and on its website. This will include taking steps to ensure that financial assistance information and applications are readily accessible to patients at said locations. Sinai will make paper copies of this Policy, financial assistance application, and Plain Language Summary available upon request and without charge.

Notification and other information regarding financial assistance will be provided in English and Spanish, and in any other language that is the primary language of at least 5% of the patients served by Sinai Chicago Affiliates annually.

APPROVALS:

Sinai Chicago’s Financial Assistance Policy is subject to periodic review and may be revised at any time as business needs require. Any changes to the policy must be approved by Sinai Chicago Board of Directors, the Chief Financial Officer, and the General Counsel.

I. EXHIBITS

- | | |
|---------------|---|
| Exhibit A: | Sliding Fee Schedule (SFS) – Hospital |
| Exhibit B: | Sliding Fee Schedule (SFS) –Physician |
| Attachment 1: | List of Physicians/Clinicians Covered Under This Policy |
| Attachment 2: | List of Physicians/Clinicians Not Covered Under This Policy |

REFERENCES

- 26 U.S.C. Section 501(r)
- The Fair Patient Billing Act, 210 ILCS 88
- Hospital Uninsured Patient Discount Act, 210 ILCS Section 89 et seq.
- The Community Benefits Act, 210 ILCS 76/

Attachment 1 Covered Providers

Family Medicine 7180	Aziz, Ihab
Family Medicine 7180	Gowan, Jacqueline Marie
Family Medicine 7180	Malone, Michael
Family Medicine 7180	Niiron, Laura
Family Medicine 7180	Qualkinbush, Tessa
Family Medicine 7180	Sarband, Sara
Family Medicine 7180	Vera, Dennys
IM - Cardiology 6600	Ahmed, Aziz
IM - Cardiology 6600	Filip Kovacs, Daniela
IM - Cardiology 6600	Grewal, Puneet
IM - Cardiology 6600	Ibrahim, Zeina
IM - Cardiology 6600	Khosla, Sandeep
IM - Cardiology 6600	Mukherjee, Ashish
IM - Cardiology 6600	Stancu, Mihaela
IM - Endocrinology 7012	Havrylyan, Andriy
IM - Endocrinology 7012	Siddiqui, Mahwash
IM - Gastroenterology 7014	Alva, Manuel E
IM - Gastroenterology 7014	Berger, Daniel
IM - Gastroenterology 7014	Haider, Ali
IM - Gastroenterology 7014	Hung, Adelina
IM - Gastroenterology 7014	Nassar, Yousef
IM - Hospitalists 7015	Ahmed, Chaudhary
IM - Hospitalists 7015	Dittmar, Daniela Cristina
IM - Hospitalists 7015	Garg, Rajan
IM - Hospitalists 7015	Gondra-Sanabria, Stephanie
IM - Hospitalists 7015	Joshi, Tilak
IM - Hospitalists 7015	Khan, Muhammad
IM - Hospitalists 7015	Majeed, Sarosh
IM - Hospitalists 7015	Mohiuddin, Muhammed
IM - Hospitalists 7015	Salman
IM - Hospitalists 7015	Palagiri, Asma Nazneen
IM - Hospitalists 7015	Rauniyar, Rahul
IM - Hospitalists 7015	Rengarajan, Dinesh Kumar
IM - Hospitalists 7015	Shah, Nikita
IM - Hospitalists 7015	Vasudevan, Shanmuga
IM - Infectious Disease 9537	Glick, Nancy
IM - Infectious Disease 9537	Mohapatra, Sunita
IM - Infectious Disease 9537	Russell, Lisa
IM - Internal Medicine PCPs 7010	Devanand, Manubolu
IM - Internal Medicine PCPs 7010	Kaufman, Gary
IM - Internal Medicine PCPs 7010	Kimmig, Norma
IM - Internal Medicine PCPs 7010	Kumar, Girija K

IM - Internal Medicine PCPs 7010	Mohiuddin, Mohtasham
IM - Internal Medicine PCPs 7010	Pandit, Ananta
IM - Internal Medicine PCPs 7010	Payne, Carolyn
IM - Internal Medicine PCPs 7010	Sakyama, Ezekiel K
IM - Internal Medicine PCPs 7010	Singh, Sunita
IM - Internal Medicine PCPs 7010	Verda, Larissa
IM - Internal Medicine PCPs 7010	Xu, Rong
IM - Nephrology 6421	Georges, Esho
IM - Nephrology 6421	Kovacevic, Jelena
IM - Nephrology 6421	Serrano, Andres
IM - Neurology 6420	Ahmed, Syed Sohail
IM - Neurology 6420	Olvera, Caroline
IM - Neurology 6420	Yadullahi, Mir
IM - Oncology/Hematology 6580	Kassem, Mohammed
IM - Oncology/Hematology 6580	Khosla, Paramjeet
IM - Oncology/Hematology 6580	Sharma, Jaya
IM - Oncology/Hematology 6580	Subramanian, Seshan
IM - Oncology/Hematology 6580	Valecha, Gautam
IM - Pulmonary 6500	Amdani, Faisal
IM - Pulmonary 6500	Beard, Glenn
IM - Pulmonary 6500	Behal, Anuj
IM - Pulmonary 6500	Chen, Kun
IM - Pulmonary 6500	Jolepalem, Jyothi
IM - Pulmonary 6500	Mirza, Nureain M
IM - Pulmonary 6500	Paul, Devon
IM - Pulmonary 6500	Villegas Garcia, Juan F
IM - Radiation Therapy 6560	Seif, Neil
IM - Rheumatology 7019	Chua, Serafin D
OB GYN 7050	Arynova, Bakytbubu
OB GYN 7050	Feinkind, Leonard
OB GYN 7050	Figuroa, Martha
OB GYN 7050	Grundy, Howard
OB GYN 7050	Lampley, Edward
OB GYN 7050	Moreland, Connie
OB GYN 7050	Oronsaye, Osaretin
OB GYN 7050	Sandoval Herrera, Carlos
OB GYN 7050	Simon, Sherrone
OB GYN 7050	Sood, Kanika
OB GYN 7050	Trester, Richard
Pathology 6000	Fiorella, Russell
Pathology 6000	Greene, Marianne Elizabeth
Pathology 6000	Xu, Haoliang
Pathology 6000	Ying, Shan Ching
PED - Neonatology 7103	Balaji, Thankappa Pillai
PED - Neonatology 7103	Barrios, Felipe
PED - Neonatology 7103	Geraldo, Victoria E

PED - Neonatology 7103	Jha, Kamlesh
PED - Neonatology 7103	Poladian, Antranik
PED - Neonatology 7103	Srinivasan, Hari
PED - Neurology 7096	Khan, Naseeruddin Gulam
Psychiatry/ Psychology 7120	Amengual, Travis
Psychiatry/ Psychology 7120	Bader, Eli
Psychiatry/ Psychology 7120	Copenhaver, Alexia
Psychiatry/ Psychology 7120	Fisfalen, Maria
Psychiatry/ Psychology 7120	Gartel, Medeia
Psychiatry/ Psychology 7120	Koirala, Sharad
Psychiatry/ Psychology 7120	Maini, Kunal
Psychiatry/ Psychology 7120	Mirkin, Elizabeth
Psychiatry/ Psychology 7120	Mishra, Prakash
Psychiatry/ Psychology 7120	Nguyen, MyPhon
Psychiatry/ Psychology 7120	Warikoo, Jyoti
Radiology 6540	Ahmed, Rizwan
Radiology 6540	Barrett, Brennan
Radiology 6540	Bhorade, Rajeev
Radiology 6540	Debruin, David
Radiology 6540	Doshi, Taral
Radiology 6540	Guzalo, Erica
Radiology 6540	Habib, Ali
Radiology 6540	Pejic, Marijan
Radiology 6540	Pierre Jerome, Frantz
Radiology 6540	Sawardekar, Umayal
Radiology 6540	Shah, Amar Pravin
Radiology 6540	Souman, Tameem
Radiology 6540	Sullivan, Thomas P
Radiology 6540	Van Beek, Darren Blair
Schwab Rehabilitation 7500	Ahmed, Ghada
Schwab Rehabilitation 7500	Benjamin, Cheryl
Schwab Rehabilitation 7500	Borders, Catherine
Schwab Rehabilitation 7500	Drabkin, Kristina
Schwab Rehabilitation 7500	Gittler, Michelle
Schwab Rehabilitation 7500	Greiff, Marika
Schwab Rehabilitation 7500	Kopp, Fabiolla
Schwab Rehabilitation 7500	Kreis, Steven
Schwab Rehabilitation 7500	Lee, Raymond
Schwab Rehabilitation 7500	Lie Nemeth, Theresa
Schwab Rehabilitation 7500	Saxena, Nupur
Schwab Rehabilitation 7500	Watson, Artelio L
SUR - General Surgery 7150	Anderson, Mark
SUR - General Surgery 7150	Chang, Grace Huei
SUR - General Surgery 7150	Dekoj, Thomas
SUR - General Surgery 7150	Gupta, Aditya
SUR - General Surgery 7150	Herron, Burnetta

SUR - General Surgery 7150	Jones, Anngell
SUR - Ophthalmology 6870	Dray, Philip
SUR - Ophthalmology 6870	Rossi, Enrica
SUR - Ophthalmology 6870	Rowe, Jocelyn
SUR - Ophthalmology 6870	Selvaraj, Prakash
SUR - Ophthalmology 6870	Selvaraj, Rajakumari
SUR - Orthopedics 9580	Magnani, Jason
SUR - Orthopedics 9580	Milburn, Mason
SUR - Orthopedics 9580	Patel, Nishitkumar S
SUR - Podiatry 7155	Budz, Tomasz
SUR - Podiatry 7155	Domaas, Mark
SUR - Trauma/Critical Care 7150	Bean, Jonathan
SUR - Trauma/Critical Care 7150	Vafa, Amir
SMG Wentworth 9581	Choy, Danny
SMG Wentworth 9581	Wong, Sze Kin

Attachment 2 Non-Covered Providers

Bernadine Berridge, MD	ACCESS	Pediatrics
Hemlata Meena, MD	ACCESS	Obstetrics & Gynecology
Andres F. Mafla Grisales, MD	ACCESS	Internal Medicine
Teresa M. Cvangros, MD	ACCESS	Family Medicine
Tariq H. Butt, MD	ACCESS	Family Medicine
Jose M. Rodriguez, MD	ACCESS	Family Medicine
Osaretin L. Oronsaye, MD	ACCESS	Obstetrics & Gynecology
Sukhveer K. Wahi, MD	ACCESS	Family Medicine
Leo R. Boler, MD	ACCESS	Obstetrics & Gynecology
Kenneth M. Bretts, DO	ACCESS	Family Medicine
Jacob Meyer, MD	ACCESS	Obstetrics & Gynecology
Erleine F. Bautista, MD	ACCESS	Obstetrics & Gynecology
Jacob Meyer, MD	ACCESS	Obstetrics & Gynecology
Briana Trainor, MD	ACCESS	Pediatrics
Patrick Michel, MD, MB	ACCESS	Obstetrics & Gynecology
Manasvi Kulshrestha, MD	ACCESS	Family Medicine
Sarika Arora, MD	ACCESS	Obstetrics & Gynecology
Catherine D. Tan, MD	ACCESS	Obstetrics & Gynecology
Satya P. Ahuja, MD	AINMD	Internal Medicine
Richard B. Hong, MD	AINMD	Internal Medicine
Maria I. Sobrero, MD	AINMD	Internal Medicine
Kareen R. Simpson, MD	AINMD	Internal Medicine
Nic Hristea, MD	AINMD	Internal Medicine
Zaid I. Haddad, MD	AINMD	Internal Medicine

Sreedevi Chittineni, MD	AINMD	Internal Medicine
Mohammad M. Puri, MD	AINMD	Internal Medicine
April R. Kennedy, MD	AINMD	Internal Medicine
Andrea C. Shelton, CNM	Alivio	Obstetrics & Gynecology
Hilary M. Korabik, CNM	Alivio	Obstetrics & Gynecology
Elena Lopez, MD	Alivio	Family Medicine
Laura L. Gonzalez, CNM	Alivio	Obstetrics & Gynecology
Rebekah Fenton, MD, MPH	Alivio	Pediatrics
Sylvia Moscoso, MD	Alivio	Obstetrics & Gynecology
Lorel Mayer-Neal, CNM, BSN, RN	Alivio	Obstetrics & Gynecology
Grace Hyland, CNM	Alivio	Obstetrics & Gynecology
Katherine M. Tynus, MD	Alivio	Internal Medicine
Han Yu S. Liou, MD	Alivio	Pediatrics
Molly E. Corn, CNM, RN	Alivio	Obstetrics & Gynecology
Zimuzo C. Nelson, BSN, FNP	Dr. Siddiqui's Group	Internal Medicine
Ahmed Abdou, MD	Dr. Siddiqui's Group	Internal Medicine
Sarah Hoque, MD	Esperanza	Obstetrics & Gynecology
Michael Cacolio, MD	Esperanza	Family Medicine
Sara J. Twiehaus, DO	Esperanza	Obstetrics & Gynecology
Charlene Sanders, CNM	Esperanza	Obstetrics & Gynecology
Linda M. Simon-Price, CNM	Esperanza	Obstetrics & Gynecology
Ana Maria Mendoza, CNM	Esperanza	Obstetrics & Gynecology
Kristina Pontarelli, MD	Esperanza	Obstetrics & Gynecology
Emma K. Worringer, MD, MPH	Esperanza	Family Medicine
Monica D. Eghbali, CNM	Esperanza	Obstetrics & Gynecology
Axa Maria Yosmar Anaya Noubleau, MD	Esperanza	Obstetrics & Gynecology
Marieli D. Guzman, MD	Esperanza	Internal Medicine
Esmeralda Rosales, MD	Esperanza	Obstetrics & Gynecology
Diana Ramirez, CNM	Esperanza	Family Medicine
Jimena B. Alvarez, MD	Esperanza	Obstetrics & Gynecology
Yesenia R. Vargas, CNM, RN	Esperanza	Obstetrics & Gynecology
Sherif Milik, MD	Healogics	Obstetrics & Gynecology
Brinda Krishnan, MD	Healogics	Surgery
Sherman Katz, MD	Healogics	Surgery
Sung Rak R. Yun, MD	Healogics	Surgery
Sherif Milik, MD	Healogics	Internal Medicine
Brinda Krishnan, MD	Healogics	Family Medicine
Narayan Deshmukh, MD	Healogics	Internal Medicine
Sherman Katz, MD	Healogics	Surgery
Cornelius A. Mitchell, MD	Healogics	Surgery
Cornelius A. Mitchell, MD	Healogics	Surgery
Erick Skaff, MD	Healogics	Surgery
Florence Hsiao, MD	Lawndale	Family Medicine
Jayne Stine, MD	Lawndale	Family Medicine
Stephanie N. Solari, APN	LCHC	Pediatrics
Sarah A. Alajajian-Diamond, PA-C	LCHC	Internal Medicine
	LCHC	Internal Medicine

Gloria Valiente, MD	LCHC	Pediatrics
Ryan G. Fabrizio, MD	LCHC	Internal Medicine
Thomas C. Yates, MD	LCHC	Internal Medicine
Elizabeth Redican, DO	LCHC	Family Medicine
Janny Huang, PA	LCHC	Internal Medicine
Barbara E. Haas, MD	LCHC	Obstetrics & Gynecology
Margaret C. Johnson, CNM	LCHC	Obstetrics & Gynecology
Amy McLaughlin, PA-C	LCHC	Internal Medicine
Dae T. Kwak, MD	LCHC	Obstetrics & Gynecology
Brendan Webb, MD	LCHC	Family Medicine
Eugenia T. Sanders, MD	LCHC	Pediatrics
Kara W. Greeley, MD	LCHC	Family Medicine
Amy J. Ingeneri, MD	LCHC	Pediatrics
James Hwang, MD	LCHC	Internal Medicine
Tiffany D. Chang, MD	LCHC	Family Medicine
Rachel Bykerk, PA	LCHC	Internal Medicine
Daniel Ozinga, PA-C	LCHC	Internal Medicine
Joongyu D. Song, MD	LCHC	Internal Medicine
Su Yeun Ban, MD	LCHC	Family Medicine
Joan Miedema, MD	LCHC	Internal Medicine
Michelle J. Yoo, MD	LCHC	Family Medicine
Micah Hong, DO	LCHC	Family Medicine
Jenna Genre, DNP, CNM	LCHC	Obstetrics & Gynecology
David A. Buchanan, MD	LCHC	Family Medicine
Wayne M. Detmer, MD	LCHC	Family Medicine
Jennifer Buth, PA	LCHC	Internal Medicine
Bruce W. Rowell, MD	LCHC	Pediatrics
Sandra L. Hoogland, MD	LCHC	Family Medicine
Melissa A. Preyss, MD	LCHC	Obstetrics & Gynecology
Michael Sethi, MD	LCHC	Pediatrics
Patricia Kinsey, CNM	LCHC	Obstetrics & Gynecology
Daisey D. Dowell, MD	LCHC	Pediatrics
Tara A. De Jesus, MD	LCHC	Pediatrics
Bolanle Soyannwo, MD	LCHC	Internal Medicine
James B. Melia, MD	LCHC	Family Medicine
Benjamin German, MD	LCHC	Internal Medicine
Caitlin M. Dahmer, CNM	LCHC	Obstetrics & Gynecology
Nicole Chin, MD	LCHC	Family Medicine
Elizabeth L. Lockerman, MD	LCHC	Internal Medicine
Amanda McCaulley, MD	LCHC	Pediatrics
Lisa Werner, PA	LCHC	Internal Medicine
Arlette Brown, MD	Locum	Obstetrics & Gynecology
Maygol Sarvi, DO	Locum	Radiology
Anjali Shinde, MD	Locum	Pathology
Anjali Shinde, MD	Locum	Pathology
Maygol Sarvi, DO	Locum	Radiology

Joseph A. Malcolm, APN	Locum	Psychiatry
Marla Kushner, DO	Mercy IPA	Family Medicine
Elaine Cabugason, MD	Mercy IPA	Internal Medicine
Marla Kushner, DO	Mercy IPA	Family Medicine
Patricia D. Ludwikowska, APN	MIDC	Internal Medicine
Teia L. Atwood, NP, RN	MIDC	Internal Medicine
Mateo Betanzos, APN	MIDC	Internal Medicine
Deepak Ariga, MD	MIDC	Internal Medicine
Tahseen J. Siddiqui, MD	MIDC	Internal Medicine
Ruth Moncayo, MD	NAPA Anesthesia	Anesthesia
Sergio L. Gonzalez, MD	NAPA Anesthesia	Anesthesia
Tenkasi V. Subramanian, MD	NAPA Anesthesia	Anesthesia
Jeffrey F. Yoder, MD	NAPA Anesthesia	Anesthesia
Randell Padua, CRNA	NAPA Anesthesia	Anesthesia
Dena Vincent, CRNA	NAPA Anesthesia	Anesthesia
Ruth Moncayo, MD	NAPA Anesthesia	Anesthesia
Randell Padua, CRNA	NAPA Anesthesia	Anesthesia
Jill A. Reda, CRNA	NAPA Anesthesia	Anesthesia
Catherine Brozek, DNP	NAPA Anesthesia	Anesthesia
Roman Slyvka, MD	NAPA Anesthesia	Anesthesia
Matthew R. Walsh, MD	NAPA Anesthesia	Anesthesia
Dawn Y. Fiali, CRNA	NAPA Anesthesia	Anesthesia
Jeffrey F. Yoder, MD	NAPA Anesthesia	Anesthesia
Anish K. Oza, DO	NAPA Anesthesia	Anesthesia
Dena Vincent, CRNA	NAPA Anesthesia	Anesthesia
Angela T. Benzuly, CRNA	NAPA Anesthesia	Anesthesia
Rafal B. Banek, CRNA	NAPA Anesthesia	Anesthesia
Alina S. Angyalosy, CRNA	NAPA Anesthesia	Anesthesia
Katie M. Moreno, CRNA	NAPA Anesthesia	Anesthesia
Salhab Awadallah, CRNA	NAPA Anesthesia	Anesthesia
Olga Blakley, MD	NAPA Anesthesia	Anesthesia
Solomon K. Njuba, CRNA	NAPA Anesthesia	Anesthesia
Margaret E. Bishop, CRNA	NAPA Anesthesia	Anesthesia
Peter A. Ferszt, CRNA	NAPA Anesthesia	Anesthesia
Vicko Gluncic, MD	NAPA Anesthesia	Anesthesia
Pratibha Rastogi, MD	NAPA Anesthesia	Anesthesia
David C. Wright, CRNA	NAPA Anesthesia	Anesthesia
Christopher J. Gill, Ph.D., CRNA	NAPA Anesthesia	Anesthesia
Olga Blakley, MD	NAPA Anesthesia	Anesthesia
Michele Cohen, MD	NAPA Anesthesia	Anesthesia
Lara K. Bonasera, MD	NAPA Anesthesia	Anesthesia
Michele Cohen, MD	NAPA Anesthesia	Anesthesia
Margaret M. Kipta, CRNA, DNP	NAPA Anesthesia	Anesthesia
Lara K. Bonasera, MD	NAPA Anesthesia	Anesthesia
Benjamin Salazar, CRNA	NAPA Anesthesia	Anesthesia
Tenkasi V. Subramanian, MD	NAPA Anesthesia	Anesthesia

Dawn Y. Fiali, CRNA	NAPA Anesthesia	Anesthesia
Katie M. Moreno, CRNA	NAPA Anesthesia	Anesthesia
Jill A. Reda, CRNA	NAPA Anesthesia	Anesthesia
Margaret M. Kipta, CRNA, DNP	NAPA Anesthesia	Anesthesia
Anna Moskal, MD	NAPA Anesthesia	Anesthesia
David Mertz, MD	NAPA Anesthesia	Anesthesia
Allison E. Tucker, MD	NAPA Anesthesia	Anesthesia
Zarinah Ali-Burford, CRNA	NAPA Anesthesia	Anesthesia
Julie L. Adams, CRNA	NAPA Anesthesia	Anesthesia
Bridget Prendergast, CRNA	NAPA Anesthesia	Anesthesia
Matthew R. Walsh, MD	NAPA Anesthesia	Anesthesia
Pratibha Rastogi, MD	NAPA Anesthesia	Anesthesia
Collin Radcliffe, CRNA	NAPA Anesthesia	Anesthesia
Phillip Kaiser, DNP, CRNA	NAPA Anesthesia	Anesthesia
Catherine Brozek, DNP	NAPA Anesthesia	Anesthesia
Salhab Awadallah, CRNA	NAPA Anesthesia	Anesthesia
Vicko Gluncic, MD	NAPA Anesthesia	Anesthesia
Solomon K. Njuba, CRNA	NAPA Anesthesia	Anesthesia
Avery Smith, CRNA, DNP	NAPA Anesthesia	Anesthesia
Peter A. Ferszt, CRNA	NAPA Anesthesia	Anesthesia
Matthew T. Lipinski, DNP, CRNA	NAPA Anesthesia	Anesthesia
Jennifer Kenar, CRNA	NAPA Anesthesia	Anesthesia
Kenyetta D. Graves, CRNA	NAPA Anesthesia	Anesthesia
Avery Smith, CRNA, DNP	NAPA Anesthesia	Anesthesia
Phillip Kaiser, DNP, CRNA	NAPA Anesthesia	Anesthesia
Collin Radcliffe, CRNA	NAPA Anesthesia	Anesthesia
David C. Wright, CRNA	NAPA Anesthesia	Anesthesia
Susan M. Krawczyk, CRNA, DNP	NAPA Anesthesia	Anesthesia
Jennifer Kenar, CRNA	NAPA Anesthesia	Anesthesia
Zarinah Ali-Burford, CRNA	NAPA Anesthesia	Anesthesia
Anna Moskal, MD	NAPA Anesthesia	Anesthesia
Julie L. Adams, CRNA	NAPA Anesthesia	Anesthesia
David Mertz, MD	NAPA Anesthesia	Anesthesia
Erika Ociepka, CRNA	NAPA Anesthesia	Anesthesia
Susan M. Krawczyk, CRNA, DNP	NAPA Anesthesia	Anesthesia
Amanda S. Thomas, CRNA	NAPA Anesthesia	Anesthesia
Ijaz Ahmad, MD	Private Practice	Internal Medicine
Sejal K. Kalawadia, MD	Private Practice	Internal Medicine
Elizabeth J. Sanchez, ANP	Private Practice	Internal Medicine
Krishdeep Khosla, MD	Private Practice	Internal Medicine
Malathi Shah, MD	Private Practice	Internal Medicine
Manish M. Shukla, MD	Private Practice	Family Medicine
Yousry Girgis, MD	Private Practice	Internal Medicine
Alina B. Karpinski, DO	Private Practice	Family Medicine
Syed A. Moeed, MD	Private Practice	Internal Medicine
Mohammad A. Razzaque, MD	Private Practice	Internal Medicine

Gautam K. Bhanushali, MD	Private Practice	Internal Medicine
Farida Migally, MD	Private Practice	Internal Medicine
Vivek Gupta, MD	Private Practice	Internal Medicine
David E. Finkelstein, DPM	Private Practice	Surgery
Roop R. Gupta, MD	Private Practice	Internal Medicine
Mysore S. Bhagavan, MD	Private Practice	Internal Medicine
Balakrishnan Natarajan, MD	Private Practice	Internal Medicine
Waldo J. Arteaga, MD	Private Practice	Internal Medicine
Asfahan M. Khan, DO	Private Practice	Family Medicine
Gopal Lalimalani, MD	Private Practice	Internal Medicine
Mohamed S. Dahodwala, MD	Private Practice	Internal Medicine
Smain Sadok, MD	Private Practice	Family Medicine
Ashraf Abourahma, MD	Private Practice	Internal Medicine
Chu-Kwan Augustine A. Wong, MD	Private Practice	Family Medicine
Marianne E. Greene, MD	Private Practice	Pathology
Brenda L. Jefferson Byrd, MD	Private Practice	Family Medicine
Cynthia C. Thomas, MD	Private Practice	Pediatrics
Marc J. Ovadia, MD	Private Practice	Pediatrics
Xiurong L. Huang, MD	Private Practice	Family Medicine
Mysore S. Bhagavan, MD	Private Practice	Internal Medicine
Vivek Gupta, MD	Private Practice	Internal Medicine
Manish M. Shukla, MD	Private Practice	Family Medicine
Gary G. Wiesman, MD	Private Practice	Surgery
Krishdeep Khosla, MD	Private Practice	Internal Medicine
A. K. Mathew, MD	Private Practice	Internal Medicine
Wadah Atassi, MD	Private Practice	Internal Medicine
Hamdi Khilfeh, MD	Private Practice	Internal Medicine
Robert J. Andina, MD	Private Practice	Internal Medicine
Gregorio G. Rosenstein, MD	Private Practice	Internal Medicine
Alfred L. Allen, MD	Private Practice	Internal Medicine
Anuj Jain, MD	Private Practice	Family Medicine
James R. Diesfeld, MD	Private Practice	Anesthesia
Vedvati M. Patel, MD	Private Practice	Internal Medicine
Suman K. Setia, MD	Private Practice	Family Medicine
Rogelio N. Liboon, MD	Private Practice	Family Medicine
Lillian Rochelle S. De Leon, MD	Private Practice	Internal Medicine
Jacqueline P. Arteaga, MD	Private Practice	Internal Medicine
Ezequiel Mendez-Huerta, MD	Private Practice	Family Medicine
Zarina I. Merchant, MD	Private Practice	Pediatrics
Leonard Feinkind, MD	Private Practice	Obstetrics & Gynecology
Amos E. Madanes, MD	Private Practice	Obstetrics & Gynecology
Dominic A. Andriacchi, DPM	Private Practice	Surgery
Osvaldo H. Wesly, MD	Private Practice	Internal Medicine
Dennis E. Malecki, MD	Private Practice	Surgery
Madhaviah R. Singa, MD	Private Practice	Anesthesia
Ijaz Ahmad, MD	Private Practice	Internal Medicine

Baljinder S. Bathla, MD	Private Practice	Physical Medicine & Rehab
Mysore S. Bhagavan, MD	Private Practice	Internal Medicine
Yassir Sirajeldin, MD	Private Practice	Internal Medicine
Chaitanya Desai, MD	Private Practice	Internal Medicine
Michael O. Appiagyei, MD	Private Practice	Internal Medicine
Hema Azad, MD	Private Practice	Internal Medicine
Clark McClurkin, MD	Private Practice	Internal Medicine
James R. Diesfeld, MD	Private Practice	Anesthesia
Rayna M. Joseph, MD	Private Practice	Obstetrics & Gynecology
Truly J. Gannon, RD	Sodexo	Internal Medicine
Marina Calvo, RD	Sodexo	Family Medicine
Marina Calvo, RD	Sodexo	Internal Medicine
Katelyn Opichka, RD	Sodexo	Internal Medicine
Katelyn Opichka, RD	Sodexo	Internal Medicine
Alexa Kuziel, RD	Sodexo	Internal Medicine
Alexa Kuziel, RD	Sodexo	Internal Medicine
Michelle Kalish, LDN	Sodexo	Internal Medicine
Raquel Thompson, MPH	Sodexo	Internal Medicine
Raquel Thompson, MPH	Sodexo	Internal Medicine
Manoela L. Oliveira, RD, LDN, MSC	Sodexo	Internal Medicine
Diana T. Hoang, RD	Sodexo	Internal Medicine
Kate Pinkston, RD, LDN	Sodexo	Internal Medicine
Enrique Dominguez, LDN	Sodexo	Internal Medicine
Enrique Dominguez, LDN	Sodexo	Internal Medicine
Kate Pinkston, RD, LDN	Sodexo	Internal Medicine
Diana T. Hoang, RD	Sodexo	Internal Medicine
Pravin K. Patel, MD	UIC Contracted	Surgery
Grace F. Jones, PA-C	UIC Contracted	Surgery
Tatiana Dixon, MD	UIC Contracted	Surgery
Lopa K. Pandya, MD, MSC	UIC Contracted	Obstetrics & Gynecology
Shuo Qian, MD	UIC Contracted	Internal Medicine
Grace F. Jones, PA-C	UIC Contracted	Surgery
Uma I. Maduekwe, MD	UIC Contracted	Surgery
Marta Semeyn, APN	UIC Contracted	Surgery
Shuo Qian, MD	UIC Contracted	Internal Medicine
Francesco G. Pucci, MD	UIC Contracted	Surgery
Miriam Redleaf, MD	UIC Contracted	Surgery
Laura McGuire, MD	UIC Contracted	Surgery
Kristina Maliejus, PA-C	UIC Contracted	Surgery
Gursant Atwal, MD	UIC Contracted	Surgery
Christopher J. Lehmann, MD	UIC Contracted	Pediatrics
Simon Parzen-Johnson, MD	UIC Contracted	Pediatrics
David Zhang, MD	UIC Contracted	Pediatrics
Solmaz Niknam-Bienia, MD	UIC Contracted	Surgery
Rakhi W. Thambi, MD	UIC Contracted	Surgery

Barry L. Wenig, MD	UIC Contracted	Surgery
Alexx Puckett, PA-C	Urgent Care	Emergency Medicine
Archana Shah, MD	Vituity	Emergency Medicine
Donald D. Gold III, PA	Vituity	Emergency Medicine
Kathleen M. McGovern, PA-C	Vituity	Emergency Medicine
Jaime Moreno, MD	Vituity	Emergency Medicine
Joseph D. Eggebeen, MD	Vituity	Emergency Medicine
Elisa Wing, MD	Vituity	Emergency Medicine
Monika J. Pitzele, MD	Vituity	Emergency Medicine
Kirsti Willis, APN	Vituity	Emergency Medicine
David C. Prigge, MD	Vituity	Emergency Medicine
Orestes R. Motino, MD	Vituity	Emergency Medicine
Olga Zavelisky, MD	Vituity	Emergency Medicine
Kelly Coderre, PA	Vituity	Emergency Medicine
David C. Prigge, MD	Vituity	Emergency Medicine
Monica McKinley, PA	Vituity	Emergency Medicine
Jennifer L. Bolander, PA	Vituity	Emergency Medicine
Kelsey M. Hanebutt, PA-C	Vituity	Emergency Medicine
Orestes R. Motino, MD	Vituity	Emergency Medicine
Elisa Wing, MD	Vituity	Emergency Medicine
Jorge E. Ferrer, MD	Vituity	Emergency Medicine
Jaime Moreno, MD	Vituity	Emergency Medicine
Keya Patel, MD	Vituity	Emergency Medicine
Erin Angell, MD	Vituity	Emergency Medicine
Joseph D. Eggebeen, MD	Vituity	Emergency Medicine
Monika J. Pitzele, MD	Vituity	Emergency Medicine
Tobin R. Efferen, MD	Vituity	Emergency Medicine
Jonathan D. Koehler, MD	Vituity	Emergency Medicine
Kirsti Willis, APN	Vituity	Emergency Medicine
Evan L. Jackson, DO, MPH	Vituity	Emergency Medicine
Marlaina Norris, MD	Vituity	Emergency Medicine
Monica McKinley, PA	Vituity	Emergency Medicine
John Wahhab, MD	Vituity	Emergency Medicine
Tobin R. Efferen, MD	Vituity	Emergency Medicine
Jennifer L. Bolander, PA	Vituity	Emergency Medicine
Kelly W. Ryan, MD	Vituity	Emergency Medicine
Jorge E. Ferrer, MD	Vituity	Emergency Medicine
Jonathan D. Koehler, MD	Vituity	Emergency Medicine
Stephanie A. Eugene, MD	Vituity	Emergency Medicine
Louisa Ng, MD	Vituity	Emergency Medicine
Angel L. Bermudez, MD	Vituity	Emergency Medicine
Fernando Orellana, MD	Vituity	Emergency Medicine
Colleen N. Kolpak, PA	Vituity	Emergency Medicine
Amy Uswajesdakul, APN	Vituity	Emergency Medicine
Viquar Ahmed, PA	Vituity	Emergency Medicine
Kailie M. Seneczko, PA	Vituity	Emergency Medicine

Danice J. Sher, PA	Vituity	Emergency Medicine
Thomas Widell, MD	Vituity	Emergency Medicine
Amarjit Singh, MD	Vituity	Emergency Medicine
John Wahhab, MD	Vituity	Emergency Medicine
Fernando Orellana, MD	Vituity	Emergency Medicine
Kelly W. Ryan, MD	Vituity	Emergency Medicine
Marlaina Norris, MD	Vituity	Emergency Medicine
Stephanie A. Eugene, MD	Vituity	Emergency Medicine
Angel L. Bermudez, MD	Vituity	Emergency Medicine
Louisa Ng, MD	Vituity	Emergency Medicine
Victor Zajac, ANP	Vituity	Emergency Medicine
Kelsey M. Hanebutt, PA-C	Vituity	Emergency Medicine
Kelly Coderre, PA	Vituity	Emergency Medicine
Kathleen M. McGovern, PA-C	Vituity	Emergency Medicine
Viquar Ahmed, PA	Vituity	Emergency Medicine
Colleen N. Kolpak, PA	Vituity	Emergency Medicine
Kailie M. Seneczko, PA	Vituity	Emergency Medicine
Amy Uswajesdakul, APN	Vituity	Emergency Medicine
Victor Zajac, ANP	Vituity	Emergency Medicine
Donald D. Gold III, PA	Vituity	Emergency Medicine
Dennis P. McKinney, MD	Vituity	Emergency Medicine
Margaret Dowdall, FNP	Vituity	Emergency Medicine
Renee Dyer, DO	Vituity	Emergency Medicine
Mary Ella Kenefake, MD	Vituity	Emergency Medicine
Paul Young K. Edemobi, MD	Vituity	Emergency Medicine
Keya Patel, MD	Vituity	Emergency Medicine
Andrew R. El-Alam, MD	Vituity	Emergency Medicine
Jillian Duffy, MD	Vituity	Emergency Medicine
Archana Shah, MD	Vituity	Emergency Medicine
Alec S. Colson, PA-C	Vituity	Emergency Medicine
Thomas J. Stolz, MD	Vituity	Emergency Medicine
Randi Lehmkuhl, PA-C, MSC	Vituity	Emergency Medicine
Emily C. Marx, MD	Vituity	Emergency Medicine
Justin Young, PA-C	Vituity	Emergency Medicine
Erin Angell, MD	Vituity	Emergency Medicine
Eric J. Cook, PA-C	Vituity	Emergency Medicine
Dipul Patadia, MD	Vituity	Emergency Medicine
Jillian Duffy, MD	Vituity	Emergency Medicine
Paul Young K. Edemobi, MD	Vituity	Emergency Medicine
Thomas J. Stolz, MD	Vituity	Emergency Medicine
Emily C. Marx, MD	Vituity	Emergency Medicine
Andrew R. El-Alam, MD	Vituity	Emergency Medicine
Alec S. Colson, PA-C	Vituity	Emergency Medicine
Eric J. Cook, PA-C	Vituity	Emergency Medicine
Randi Lehmkuhl, PA-C, MSC	Vituity	Emergency Medicine
Justin Young, PA-C	Vituity	Emergency Medicine

Conor Schaye, MD	Vituity	Emergency Medicine
Mary Ella Kenefake, MD	Vituity	Emergency Medicine
Evan L. Jackson, DO, MPH	Vituity	Emergency Medicine
Margaret Dowdall, FNP	Vituity	Emergency Medicine
Nichole Lavanway, MD	Vituity	Emergency Medicine
Thomas Widell, MD	Vituity	Emergency Medicine
Conor Schaye, MD	Vituity	Emergency Medicine
Dennis P. McKinney, MD	Vituity	Emergency Medicine
Renee Dyer, DO	Vituity	Emergency Medicine
Kelly Canerday, APN	Vituity	Emergency Medicine
Michael Casner, MD	Vituity	Emergency Medicine
Michael Casner, MD	Vituity	Emergency Medicine
Kelly Canerday, APN	Vituity	Emergency Medicine

**Schedule A
Sliding Fee Schedule – Hospital**

	% of Federal Poverty Limit	Expected Payment		
		<300%		>300%
		Yes	No	Either
	Within Core Service Area?	CHAR1.CS	CHAR1.NCS	UNINSURED
	Insurance Mnemonic	CHAR1.CS	CHAR1.NCS	UNINSURED
ER	Total Hospital Payment Due	\$0	\$0	30% Billed Charges
BASIC DIAGNOSTIC TESTING	Total Hospital Payment Due	\$0	\$0	30% Billed Charges
HIGH-TECH DIAGNOSTIC TESTING	Total Hospital Payment Due	\$0	\$0	30% Billed Charges
PRIMARY CARE - Clinic Visits (Including Chiropractic and Behavioral Health)	Total Hospital Payment Due	\$0	\$0	30% Billed Charges
Schwab Out-patient Therapy (PT, OT, Speech)	Total Hospital Payment Due	\$15	\$15	\$35
SPECIALTY CARE Specialist Visits	Total Hospital Payment Due	\$0	\$0	30% Billed Charges
Complex-Diagnostic / Surgery / Interventional / Procedures	Total Hospital Payment Due	\$0	\$0	30% Billed Charges
INPATIENT	Total Hospital Payment Due	\$0	\$0	30% Billed Charges

**Schedule B
Sliding Fee Schedule – Physician**

	% of Federal Poverty Limit	Expected Payment		
		<300%		>300%
		Yes	No	Either
	Within Core Service Area?	CHAR1.CS	CHAR1.NCS	UNINSURED
	Insurance Mnemonic	CHAR1.CS	CHAR1.NCS	UNINSURED
ER	Total Physician Payment Due	\$30	\$30	\$60
BASIC DIAGNOSTIC TESTING	Total Physician Payment Due	\$30	\$30	\$70
HIGH-TECH DIAGNOSTIC TESTING	Total Physician Payment Due	\$75	\$75	\$250
PRIMARY CARE - Clinic Visits (Including Chiropractic and Behavioral Health)	Total Physician Payment Due	\$10	\$10	\$25
SPECIALTY CARE Specialist Visits	Total Physician Payment Due	\$20	\$20	\$50
Complex-Diagnostic / Surgery / Interventional / Procedures	Total Physician Payment Due	\$150	\$150	\$500
INPATIENT	Total Physician Payment Due	\$500	\$500	\$1000

Sliding Fee Schedule - Hospital and Physician

	% of Federal Poverty Limit	Expected Payment		
		<300%		>300%
		Yes	No	Either
	Within Core Service Area?	Yes	No	Either

	Insurance Mnemonic	CHAR1.CS	CHAR1.NCS	UNINSURED
ER	Total Hospital Payment Due	\$0	\$0	30% Billed Charges
	Total Physician Payment Due	\$30	\$30	\$60
BASIC DIAGNOSTIC TESTING	Total Hospital Payment Due	\$0	\$0	30% Billed Charges
	Total Physician Payment Due	\$30	\$30	\$70
HIGH-TECH DIAGNOSTIC TESTING	Total Hospital Payment Due	\$0	\$0	30% Billed Charges
	Total Physician Payment Due	\$75	\$75	\$250
Clinic Visits (Including Chiropractic and Behavioral Health)	Total Hospital Payment Due	\$0	\$0	30% Billed Charges
	Total Physician Payment Due	\$10	\$10	\$25
SPECIALTY CARE Specialist Visits	Total Hospital Payment Due	\$0	\$0	30% Billed Charges
	Total Physician Payment Due	\$20	\$20	\$50
Schwab Out-patient Therapy (PT, OT, Speech)	Total Hospital Payment Due	\$15	\$15	\$35
Complex-Diagnostic / Surgery / Interventional / Procedures	Total Hospital Payment Due	\$0	\$0	30% Billed Charges
	Total Physician Payment Due	\$150	\$150	\$500
INPATIENT	Total Hospital Payment Due	\$0	\$0	30% Billed Charges
	Total Physician Payment Due	\$500	\$500	\$1000