

# Financial Assistance and Charity Care

As part of its mission and commitment to the community, Dunes Surgical Hospital (DSH) provides financial assistance to patients who qualify for assistance pursuant to DSH's Financial Assistance Policy (FAP).

All patients are eligible to apply for financial assistance, including those with insurance. Established discount guidelines are utilized to determine what amount, if any, will qualify for financial assistance.

## *Financial Assistance / Charity Care Policy*

A 100 percent discount for medically necessary services, including patient copays and deductibles, is available to patients who earn 200 percent or less of the **Federal Poverty Level guidelines**. Elective services such as cosmetic surgery that are not covered by insurance are priced at packaged rates and are not included in our financial assistance program. Additionally, services that are not provided and billed by Dunes Surgical Hospital (e.g. independent physician services, professional laboratory or radiology services, etc.) are also not included in our financial assistance program.

Individuals who earn between 200 and 400 percent of the Federal Poverty Level guidelines are also potentially eligible for a partial discount. The discount would be the amount to reduce the patient's liability down to the Medicare allowable discount rate for the applicable medical services rendered.

Discounts are also available for those patients who are facing catastrophic costs associated with their medical care. Catastrophic costs occur when a patient's total outstanding medical expenses (after payment by all third parties) exceed 20 percent of their annual income. In these cases, if the patient income is below 400 percent of the Federal Poverty Level, the patient may be eligible for a 100 percent discount, including a discount for patient copays and deductibles.

Charity care discounts may be denied if patients are eligible for other funding sources such as a Health Insurance Exchange plan or Medicaid eligibility and refuse or are unwilling to apply for these sources.

## *Applying*

To apply for financial assistance, please complete the **application** found on this webpage and submit it to the hospital address listed below. A complete version of the Dunes Surgical Hospital Financial Assistance Policy is also available on this webpage.

Free copies of the Financial Assistance Policy and Financial Assistance Application can also be requested through any of these sources:

- In person* -            Hospital Billing Office
- Over the phone* -    (605) 217-4800
- By mail* -             Dunes Surgical Hospital  
                              Attn: Financial Assistance  
                              600 Sioux Point Road  
                              Dakota Dunes, SD 57049

Submission of the Financial Assistance Application does not guarantee that the patient will qualify for assistance.

No patient who does qualify for financial assistance will be charged more than the amounts generally billed to patients having insurance.