

# Cheyenne Regional Financial Assistance Policy Summary

Cheyenne Regional does not discriminate in the determination of financial assistance eligibility based on race, color, ethnic origin, sexual orientation, marital status, age, sex, or disability. Cheyenne Regional believes that medically necessary health care services should be accessible to all, regardless of age, gender, religion, geographic location, cultural background, physical mobility or ability to pay. Cheyenne Regional is committed to providing health care services and acknowledges that in some cases the patient will not be financially able to pay for the services received.

Cheyenne Regional Medical Center (CRMC) is committed to helping patients understand their financial options when they receive medically necessary healthcare. CRMC Financial Navigators assist underinsured and uninsured patients in navigating federal and state health insurance programs and enroll those patients in the programs for which they are eligible. If patients are ineligible for federal and state health insurance programs, but are found to be eligible for health insurance, Financial Navigators provide patient education and assist with enrollment if necessary. CRMC also offers financial assistance to individuals who qualify based on the criteria below. Financial Navigators assist with the application process.

## Criteria for Financial Assistance

1. CRMC determines whether you qualify for financial assistance based on your income and household size compared to the Federal Poverty Guidelines. See <https://aspe.hhs.gov/2019-poverty-guidelines> for the current guidelines.
2. CRMC grants financial assistance to US citizens who are residents of **Laramie County, Wyoming**. Financial assistance will only be granted for medically necessary services.
4. Please see <http://cheyenneregional.org/billing-and-insurance/> for a list of all physicians to determine whether a specific physician follows the CRMC financial assistance policy.
5. Before any financial assistance is granted, you must have already exhausted all other sources of payment including insurance and public assistance.
6. Financial assistance discounts will not be applied to patient copays, deductibles, and coinsurance.

## How to Apply for Financial Assistance and the Application Process

1. Submit a request for financial assistance through MyChart: <https://mychart.crmcwyo.org/MyChart/>.
2. Request an application (free of charge):
  - Download a copy of the financial assistance application on <http://cheyenneregional.org/billing-and-insurance/>.
  - Call 307-996-4777 (option 2) to request a copy of the application be sent via mail or email.
  - Pick up a paper application from **Patient One-Stop** located 2600 East 18th Street Cheyenne, WY 82001 or **Patient Admissions** located at 214 East 23rd Street Cheyenne, WY 82001.
3. Submit your signed and completed financial assistance application, along with a copy of your picture ID, proof of residence, and proof of income to the Financial Navigator Department at one of the addresses listed above. If mailing, the preferred address is CRMC Financial Navigation 214 E 23<sup>rd</sup> Street Cheyenne, WY 82001.
  - *Proof of Income:* You are required to provide a copy of your federal tax return from the current tax filing year. For example, taxes for the year 2019 are filed in 2020 and will be requested. You must provide a copy of your most recent statement or award letter if you receive other benefits including social security, disability, unemployment, veterans' benefits, etc. If your tax return does not reflect your current income, the previous 90-days of pay stubs will also be requested. Cheyenne Regional may also request that you provide copies of the following: W-2 issued by your employer, pension or retirement income, interest, dividends, rents, royalties, income from estates, trusts, educational assistance, alimony, child support or any other earned or unearned income to determine your eligibility for financial assistance. If you don't have any of the documents listed above, please call 307-996-4777 (option 2) to discuss with a Financial Navigator additional documents you may provide to prove your income.
  - *Proof of Residency:* You must provide one document showing where you are currently living with your name and address. If providing a utility bill, the bill must be dated within 30 days of your financial assistance application submission. Examples include: utility bills, mortgage statements, lease agreements, housing assessments, rent receipts, or a letter from the person providing you shelter (including a homeless shelter).
4. Financial Navigators screen all financial assistance applicants for opportunities to enroll into health insurance and/or obtain public benefits such as disability income. If found to be eligible, you will be required to enroll before financial assistance is provided.
5. Appointments with a Financial Navigator may be scheduled by dialing 307-996-4777 (select option 2).
6. You must apply within 240 days from the date you receive your first billing statement for the care you received and need assistance with paying.
7. CRMC Financial Navigators will notify you whether you qualify for financial assistance within a reasonable time after you apply. CRMC will not process incomplete applications.
8. If you qualify, you will not pay more than the amount generally billed for emergency or other medically necessary care to individuals who have insurance covering such care after discounts have been applied per the insurance contract. To see the levels of financial assistance available, please see the financial assistance policy <http://cheyenneregional.org/billing-and-insurance/>.
9. If you are denied, it means you did not meet the criteria to qualify for financial assistance and you are responsible for the payment of the care you received. CRMC offers a self-pay discount for those who do not qualify for financial assistance and do not have insurance. Please call 307-996-4777 (option 2), if you want to appeal the determination or if you want to discuss the self-pay discount and payment plan options.