

Financial assistance with your hospital bill

# Need help with your bill?

# Medical bills can be confusing. We're here to help.

If, at any time, you have questions about obtaining financial assistance, your hospital bill, your rights and obligations regarding the bill, or applying for the Maryland Medical Assistance Program, please contact the AAMC Financial Counselors at 443-481-1401 or the DCMC Financial Counselors at 301-552-8093.

## Maryland medical assistance program

To find out if you are eligible for Medical Assistance you may apply online at <https://www.marylandhealthconnection.gov/> or apply by telephone by calling the Maryland Health Benefits Exchange Consolidated Service Center. The toll-free number is (855) 642-8572 or TTY (855) 642-8573. You may also apply at your local health department or local department of social services.

## Physician services

Physician services provided to inpatients and outpatients will be billed separately and are not included on your hospital billing statement.

## Facility fee

Luminis Health is permitted to bill outpatients a fee, commonly referred to as a facility fee, for their use of hospital facilities, clinics, supplies and equipment, and non-physician services, including but not limited to the services of non-physician clinicians, in addition to physician fees billed for professional services in the hospital.

## Estimates

You have a right to request and receive a written estimate of the total charges for the hospital nonemergency services, procedures, and supplies that reasonably are expected to be provided and billed by the hospital. Some estimates for services are available online through the MyChart patient portal. Written estimates for AAMC/MMC may be obtained by calling the Financial Counseling Office at 1-443-481-1401. Written estimates for DCMC may be obtained by calling The Business Office Manager at 301-552-8187.

## Appealing an unfavorable decision

Patients who feel they have been denied financial assistance inappropriately under this policy may contact the Health Education and Advocacy Unit of the Maryland Attorney General's Office.

- Email: [heau@oag.state.md.us](mailto:heau@oag.state.md.us)
- Telephone: 410-576-6300; En español 410-230-1712
- Address: 200 St. Paul Place 16th Floor, Baltimore, MD 21202-2021
- Fax: 410-576-6571
- Website: <https://www.marylandattorneygeneral.gov/Pages/CPD/HEAU/default.aspx>

## Luminis Health financial assistance policy

Luminis Health, Inc. hospitals include Anne Arundel Medical Center (AAMC), Doctors Community Medical Center (DCMC) and J. Kent McNew Family Medical Center (MMC).

Luminis Health, Inc. (Luminis Health) provides medically necessary services regardless of an individual's ability to pay. You are receiving this information brochure because under Maryland law, this hospital must have a financial assistance policy and must inform you that you may be entitled to receive financial assistance with the cost of medically necessary hospital services if you have a low income, do not have insurance, or your insurance does not cover your medically-necessary hospital care and you are a low-income household.

Luminis Health provides 100% financial assistance to individuals with household income at or below 300% of the US Poverty guideline but deemed ineligible for any County, State or Federal Medicaid or other funding program. Luminis Health exceeds the legal requirement by providing financial assistance for individuals with household income on a sliding scale. The sliding scale provides 50% financial assistance to individuals up to 350% of the poverty guideline. Further assistance may be available for households that meet the definition of medical financial hardship under Maryland regulations.

## Patients' rights and obligations

### Rights:

- Those patients that meet the financial assistance policy criteria described above may receive assistance from Luminis Health in paying their bill.
- If you believe you have wrongly been referred to a collection agency, you have the right to contact the hospital to request financial assistance (see back for more information).
- You may be eligible for Maryland Medical Assistance. Medical Assistance is a program funded jointly by the state and federal governments that pays the full cost of health coverage for low-income individuals who meet certain criteria (see back for more information).

### Obligations:

- For those patients with the ability to pay their bill, it is the obligation of the patient to pay the hospital in a timely manner.
- Luminis Health makes every effort to see that patient accounts are properly billed, and patients may expect to receive a uniform summary statement within 30 days of discharge. It is your responsibility to provide correct insurance information.
- If you do not have health insurance coverage, we expect you to pay the bill in a timely manner. If you believe that you may be eligible under Luminis Health's financial assistance policy, or if you cannot afford to pay the bill in full, you should contact the business office promptly (443-481-6500) to discuss the matter.

# How to apply for financial assistance

We know that medical bills can be confusing, overwhelming and unexpected. We are here to help you navigate the financial obligations. Each hospital, Anne Arundel Medical Center and Doctors Community Medical Center have their own team.

## Anne Arundel Medical Center

### Download forms

<https://luminis.health/aamc-fa-application>

### Call us

443-481-1401  
Monday through Friday  
9:00 a.m. and 4:00 p.m.

### Visit us

Monday through Friday  
8:30 a.m. and 4:30 pm  
Financial Counselor's office  
Anne Arundel Medical Center, North  
Pavilion, Ambulatory care  
Annapolis, MD 21401

## Doctors Community Medical Center

### Download forms

<https://luminis.health/dcmc-fa-application>

### Call us

301-552-8093  
Monday through Friday  
9:00 a.m. and 4:00 p.m.

### Visit us

Monday through Friday  
8:30 a.m. and 4:30 pm  
Financial Counselor's office  
Doctors Community Medical Center  
7404 Executive Place, Room 300A  
Lanham, Maryland 20706

## Contact the financial counseling team

- AAMC or MMC Financial Assistance: 443-481-1401
- DCMC Financial Assistance: 301-552-8616
- AAMC or MMC Medical Assistance (Medicaid) Application: 443-481-1401
- DCMC Medical Assistance (Medicaid) Application: 301-552-8116
- Estimate of your charges at AAMC or MMC: 443-481-1401
- Estimate of your charges at DCMC: 301-552-8187