

Luminis Health

Help Paying for Your Hospital Care

Plain Language Summary – Maryland Required Notice

We Treat Everyone

- Emergency care is provided regardless of ability to pay
- Financial assistance applies to medically necessary hospital services
- Financial assistance is available regardless of insurance status

You May Get Free or Lower-Cost Care

You may qualify for help paying your hospital bill based on your household income or medical financial hardship.

- Patients with household incomes at or below 200% of the Federal Poverty Level (FPL) may qualify for free care
- Patients with household incomes between 201% and 300% of FPL may qualify for reduced-cost care
- You may also qualify if your medical bills are more than 25% of your household income in a 12-month period.

Patients approved for financial assistance will not be charged more than the amounts generally billed (AGB) to insured patients.

Important Things to Know

- Payment plans are available to all patients
- Income-based payment plans are available for Maryland residents and are based on household income
- You will be asked to provide income information, and additional screening may be required
- Immigration status does not affect eligibility
- You may receive separate bills from physicians or providers not covered under this policy
- The hospital may charge an outpatient facility fee
- You may request a written estimate for non-emergency services

Your Rights and Protections

Under Maryland law, you have the right to:

- Have the hospital review your eligibility for financial assistance or an income-based payment plan before collection actions are taken
- Have billing and collection activities paused while a completed financial assistance application is under review
- Not be charged interest or subject to certain collection actions while your application is being reviewed
- Request help understanding your bill and financial assistance options

How to Apply

1. Complete the Maryland Uniform Financial Assistance Application
2. Provide requested income and household information
3. Submit within 240 days of your first hospital bill

Applications are available on the Luminis Health website, by phone, or through the hospital.

Financial Counselors are available to assist you.

Your Responsibilities

- Provide complete and accurate financial information
- Respond to requests for additional information

Help With Medicaid (Medical Assistance)

We can help you apply for Maryland Medical Assistance (Medicaid).

1-800-332-6347 | health.maryland.gov

Need Help or Have Questions?

Luminis Health Financial Assistance Office

443-481-1401

2001 Medical Pkwy, Annapolis, MD

Complaints & Appeals

You may file a complaint or get help from:

Maryland Attorney General – Health Education and Advocacy Unit

410-576-6300

Health Services Cost Review Commission (HSCRC)

410-764-2605

Language Help

This information is available in multiple languages at no cost.

Free interpreter services are available upon request.

Important Information

This information is provided:

- Before scheduled services
- Before discharge for emergent services
- With billing statements
- With collection communications

Please keep this document for your records.