

Financial Assistance Program

What it is, who qualifies, and how to apply

We don't want cost to stand between you and the care you need.

If you are having trouble paying your medical bills, UAB Medicine may be able to help. Our Financial Assistance Program is available to patients who need emergency care or other medically necessary care but cannot afford to pay, regardless of whether they have insurance or not.

This document explains who qualifies, what kinds of help are available, and how to apply. If you have questions at any point, please call us at **205-801-9910 (option 4)**.

Who qualifies for financial assistance?

Financial assistance is available for emergency and medically necessary care provided at UAB Medicine hospitals and clinics. The amount of help you can receive depends on your insurance status and household income.

The table below shows what you may qualify for based on your situation.

Your situation	What you may qualify for
You have Medicaid	100% of charges covered for services that Medicaid does not pay
No insurance, household income at or below 200% of the federal poverty level	100% of eligible charges covered for one year from the date of approval
No insurance, household income above 200% of the federal poverty level	A self-pay adjustment on eligible services
Have insurance but still have a balance, household income at or below 200% of the federal poverty level	100% of your remaining balance for eligible services may be covered after insurance pays.
Have insurance but still have a balance, household income above 200% of the federal poverty level	A financial assistance adjustment on eligible charges when insurance does not pay
Very high medical bills (any insurance status)	If catastrophic care assistance is approved, your share of your bills may be capped at 20% of your yearly household income.

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What is the federal poverty level?

The federal poverty level (FPL) is a number set by the U.S. government each year based on family size and income. We use it to help determine whether you qualify for assistance.

- For a family of one, 200% of the FPL is roughly \$30,120 per year (2026 estimate).
- For a family of four, 200% of the FPL is roughly \$62,400 per year (2026 estimate).

Not sure if your income qualifies? Call us at **205-801-9910 (option 4)** or ask a staff member at any Patient Access desk. We'll help you figure it out.

What services are covered?

Financial assistance covers emergency care and medically necessary services at UAB Medicine hospitals and the outpatient clinics that are part of those hospitals. This can include:

- Emergency room visits
- Inpatient hospital stays
- Outpatient procedures and clinic visits
- Medically necessary surgeries, imaging, and lab tests

For a complete list of covered services and locations, please visit uabstvincents.org/billing/contact-billing-financial-services or ask a staff member at any Patient Access desk.

What about bills from my doctor?

If your doctor is employed by UAB Medicine, his/her charges are typically included. If you receive a separate bill from a doctor who is not employed by UAB Medicine, such as an independent specialist, then that bill is handled through that provider's own billing process and is not covered by this program.

Not sure? Call **Financial Assistance at 205-801-9910 (option 4)** or **Patient Billing Solutions at 205-930-7937** for help.

What will I be asked to pay?

If you qualify for financial assistance, UAB Medicine will not charge you more than what is called the amount generally billed, or AGB. This is the amount that Medicare, Medicaid, and private insurers typically pay – not the full list price.

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Depending on your level of approval, you may still owe a portion of your bill. A financial counselor can explain exactly what your share would be.

What about self-pay adjustments?

If you don't have insurance and you don't qualify for full financial assistance, you may still receive a self-pay adjustment on your bill. This adjustment is calculated each year based on standard payer rates. Ask a financial counselor for details.

How do I apply?

The process is simple, and no paperwork is needed in many cases. Here's how it works:

Step 1	If you are a patient in the Emergency Department or are admitted to the hospital and have no insurance: One of our Financial Assistance Department staff members will reach out to you about our various financial assistance options.
Step 2	Otherwise, request financial assistance. There are several ways to request financial assistance: • Online: Visit uabstvincents.org/billing and look for the "Contact Billing and Financial Services" link. • By phone: Call the Financial Assistance Department at 205-801-9910 (option 4). • In person: Visit the Patient Access desk at any UAB Medicine hospital (see locations below).
Step 3	Work with our Financial Assistance team. Our Financial Assistance team will work with you to determine if there are any outside programs that you may qualify for, or determine which of our financial assistance programs you may qualify for.
Step 4	Log in to the MyChart patient portal. You can see the status of any financial assistance on your MyChart patient portal account.

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Already approved? Here's what you need to know.

- If you were approved for financial assistance before this policy took effect, your approval stays in place until its current end date.
- After that date, your eligibility will be reviewed under the updated policy.
- If your situation has changed – if you got health insurance, for example – your approval may be updated sooner.
- If you were denied in the past, you can reapply after 45 days.

What happens while my application is being reviewed?

- You will continue to receive monthly billing statements.
- Applying for financial assistance does not affect your credit.
- You should continue making payments while we are reviewing your information. Your account may be adjusted if financial assistance is approved.

What if I still have a balance after assistance?

If you still owe a balance after financial assistance is applied, UAB Medicine offers interest-free payment plans, so you can pay over time. Payment plan amounts vary based on your total balance. Contact Patient Billing Solutions to set one up.

Worried about a bill right now?

Do not wait. If you have received a bill and are not sure how to pay it, reach out to us as soon as possible. The earlier you contact us, the more options we can offer.

Call Patient Billing Solutions at 205-930-7937.

- Message us through the MyChart patient portal.
- Visit any Patient Access desk in person.

How do I get a Financial Assistance Application if needed?

The Financial Assistance Application is free. If your financial counselor indicates that you will need to complete the application, you can get it in several ways:

- **Online:** Visit uabstvincents.org/billing and click on "Contact Billing & Financial Services".
- **By phone:** Call the Financial Assistance Department at 205-801-9910 (option 4).
- **In person:** Visit the Patient Access Department at any UAB Medicine hospital (see locations below).

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Once completed, you can submit your application:

- Online through your MyChart account
- In person at any UAB Medicine hospital Patient Access Department

Locations where you can apply or get help:

- UAB St. Vincent's Birmingham – Patient Access Department
- UAB St. Vincent's Blount – Patient Access Department
- UAB St. Vincent's Chilton – Patient Access Department
- UAB St. Vincent's East – Patient Access Department
- UAB St. Vincent's St. Clair – Patient Access Department
- UAB Hospital – Patient Access Department
- UAB Medical West – Patient Access Department
- The Kirklin Clinic of UAB Hospital – Financial Assistance Office

Where can I get more information?

We are here to help, so please do not hesitate to reach out to us in any of the following ways:

- **Financial Assistance Department:** 205-801-9910 (option 4)
- **Patient Billing Solutions:** 205-930-7937
- **Online:** uabstvincents.org/billing
- **MyChart patient portal:** Message your care team or the billing department directly.

Free copies of the full Financial Assistance Policy, the Financial Assistance Application, and the list of covered providers are available online at uabstvincents.org/billing and in person at all locations listed above.

This document is available online and at all locations listed above, in both English and Spanish.