

Charity Care and Self-Pay Discount Guidelines

Craig Hospital provides rehabilitation care to people affected by spinal cord and traumatic brain injury. As a non-profit 501(c) 3 corporation, we are able to offer programs to assist our patients if they need support. Financial counseling or screening for payment assistance eligibility is available from the Clinical Care Management Department.

There are several programs that are available to the community when seeking financial assistance for medical services provided at Craig Hospital. All programs have criteria to be considered in order to qualify for financial assistance. It is the patient's responsibility to apply and provide the necessary information to determine eligibility. If you believe you need financial assistance for hospital charges for services you have received at Craig Hospital, please review the following information.

Government Sponsored Program Assistance

There are several government-sponsored programs which can assist with medical bills of our patients when their income is insufficient to support their current and future medical care needs. Please contact your Clinical Care Manager to discuss these programs.

Charity Care

Craig Hospital provides financial relief in the form of charity care discounts. Charity care assistance is based on a patient's annual income level and employment capacity for future earnings, number of household members including dependents, and the amount of medical bills including current obligations and expectations of future care needs. An application for charity care must be completed and will fall into one of three categories: Traditional, Medically Indigent and Presumptive. Traditional charity is defined when a patient or responsible party's annual income is less than 300% of Federal Poverty Guidelines based on household size. Medically Indigent is available to patients who are uninsured or are under-insured and have out of network penalties, non-covered services, day limits or lifetime maximums and do not qualify for traditional charity care. Based on income level and household size, a sliding scale is used based on Federal Poverty Guidelines to determine the amount of the discount that is available. The hospital shall limit the amounts charged for medically necessary care provided to individuals eligible for assistance under this law to no more than the lowest negotiated rate from a private health plan. Presumptive charity is used by our Patient Account Representatives during collection efforts when certain life events have occurred subsequent to receiving services.

Administrative Discount

A prompt pay discount of 42% for services provided at Craig Hospital will be offered to all patients regardless of financial status if the payment is received prior to admission, during the inpatient stay, or within 30 days of discharge. This discount can not be combined with any other discount and is applied to the billed charges as shown on the final bill. If you do not qualify for any of the above programs, we expect you to pay the balance or establish partial payment arrangements by contacting a Business Office Patient Account Representative. Before initiating collection proceedings, the hospital will offer a qualified patient a reasonable payment plan; and allow for at least thirty days past the due date of any scheduled payment that is not paid in full. The thirty-day period applies only for the first late payment.