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Owner Lori Dean: Sys Dir
Revenue Cycle - Huron
Area/ Department Patient Access Services
Applicability Munson Healthcare Systemwide
Tags Policy

Financial Assistance

Purpose

To provide a consistent method of determining eligibility in the Financial Assistance Program (FAP) for all Munson Healthcare (MHC) facilities, to include Munson Medical Center (MMC), Paul Oliver Memorial Hospital (POMH), Kalkaska Memorial Health Center (KMHC), Munson Healthcare Cadillac Hospital (CAD), Munson Healthcare Grayling Hospital (GRY), Munson Healthcare Charlevoix Hospital (MHCH), Munson Healthcare Otsego Memorial Hospital (OMH) and Munson Healthcare Manistee Hospital (MHHM).

To implement this policy, MHC intends to, and shall, comply with Internal Revenue Code (IRC) section 501(r), Public Act 107, and all other federal, state, and local laws, rules and regulations that may apply to activities conducted pursuant to this policy.

To widely publicize the FAP to patients and the public for those who qualify under the MHC Financial Assistance Policy.

Background

MHC will not deny appropriate care to any individual requiring treatment or prevention of an illness that is deemed emergent or medically necessary.

MHC is committed to providing financial assistance to persons who have health care needs and are uninsured/underinsured or ineligible for a government program, in whole or in part, for medically necessary care based on a determination of their individual financial situation in accordance with this policy.

Financial assistance is not considered to be a substitute for personal responsibility. The facility will pursue payment from the patient/guarantor for all deductibles, co-pays, co-insurance and/or service not covered by insurance or other third-party payers. Patients are expected to cooperate with MHC's policy for obtaining financial assistance or other forms of payment, and are expected to contribute to the cost of their care based on their individual ability to pay.

The granting of financial assistance shall be based on an individualized determination of financial need, and shall not take into account age, gender, race, social, national origin, citizenship, gender identity, disability, political beliefs, religious affiliation, or any other protected class.

Financial assistance under this policy is intended to assist uninsured and/or underinsured individuals and shall not be granted to any third party payers, including but not limited to auto insurance plans, workers compensation plans, commercial insurance plans or government insurance plans.

The determination to grant financial assistance under this policy is solely at the discretion of MHC.

The Financial Assistance Policy will be reviewed per the renewal schedule by a "delegated body" of the hospital's Board. The Chief Financial Officer (CFO) is a delegated body of the Board. He/she will review the policy annually and report any changes to the Finance Committee of the Board. The approval of the policy will be noted in the minutes of the Finance Committee meeting.

A Financial Assistance application that is complete and approved by any MHC facility will be accepted at any of the MHC facilities covered under this policy.

Definitions

For the purpose of this policy, the terms below are defined as follows:

1. **Application Period:** The period during which MHC must accept and process an application for financial assistance under the FAP. The application period begins on the date the care is provided and ends on the 240th day after MHC provides the first discharge billing statement.
2. **Charges:** Term referring to the gross amount the patient or insurance is expected to pay.
3. **EMTALA:** Emergency Medical Treatment and Active Labor Act.
4. **Extraordinary Collection Action (ECA):** include selling a debt to another party; reporting adverse information about the individual to consumer credit reporting agencies or credit bureaus; deferring or denying, or requiring payment before providing medically necessary care, because of an individual nonpayment of one or more bills for medically necessary care previously provided (outstanding balances); actions that require a legal or judicial process such as liens of civil actions.
5. **Family:** Patient, patient's spouse, and all of patient's dependents, as claimed on responsible party's tax return.
6. **Family Income:** Income is calculated using a family's Modified Adjusted Gross Income (MAGI), along with current income verifications.
7. **Federal Poverty Level (FPL):** The set minimum amount of gross income that a family needs for food, clothing, transportation, shelter and other necessities. In the United States, this level is determined by the Department of Health and Human Services (DHHS).

8. **Financial Assistance:** Health care services that have or will be provided without charge or at a discount to individuals who meet the criteria established in this policy.
9. **501r Rule:** Regulations that provide guidance regarding the requirements for charitable hospital organizations added by the Patient Protection and Affordable Care Act of 2010.
10. **Look Back Method:** A method in which a hospital facility computes at least annually a percentage discount to apply against the hospital facility's gross charges for care provided to FAP-eligible individuals.
11. **Medically Necessary Care:** According to Medicare.gov, 'medically necessary' is defined as "health-care services or supplies needed to prevent, diagnose, or treat an illness, injury, condition, disease, or its symptoms and that meet accepted standards of medicine".
12. **Munson Healthcare (MHC):** This includes MMC, POMH, KMHC, MHCH, CAD, OMH, and GRY.
13. **Plain Language Summary:** A summary of the Financial Assistance Policy that is written in simple terms to make it clear and understandable by the general public as required by IRS 501r.
14. **Uninsured:** The patient has no level of insurance or third party assistance to assist with meeting his/her payment obligations.
15. **Underinsured:** Not having insurance that offers complete financial protection that results in the patient/guarantors lack of ability to cover out-of-pocket expenses.

Policy

Commitment to Providing Emergency Medical Care

- A. MHC provides, without discrimination, care for emergency medical conditions to individuals regardless of their ability to pay or eligibility for financial assistance. MHC hospitals will not engage in actions that discourage individuals from seeking emergency medical care. Emergent care will be provided without interference from debt collection or demands for prepayment of services prior to treatment. All MHC hospitals fully comply with the Emergency Medical Treatment and Active Labor Act (EMTALA).

Services Eligible under this Policy

- A. Emergency medical services provided by an MHC facility.
- B. Services for a condition, which, if not promptly treated, would lead to an adverse change in the health status of an individual
- C. Non-elective services provided in response to life-threatening circumstances in a non-emergency room (ER) setting.
- D. Medically necessary services, evaluated on a case-by case basis, at MHC's discretion.

Services Not Eligible under this Policy

- A. Non-medically necessary services including but not limited to sterilization reversals, infertility treatment, or any cosmetic procedures.

- B. Outpatient pharmacy services, except for initial ER visit.
- C. Procedures that are determined to be experimental in nature by the Food & Drug Administration (FDA).
- D. Other items or procedures not normally covered by insurance.

Provider List

- A. Addendum A lists physician practices that provide emergency or other medically necessary care at a MHC facility and indicates which practices are covered under this Financial Assistance Policy. See Addendum A at the end of this policy (Physician Practices Who Do or Do Not Follow MHC's Financial Assistance Policy).

Financial Assistance Eligibility Criteria

- A. Prior to seeking financial assistance, the patient and MHC will pursue all possible forms of third party payment. MHC reserves the right to investigate, verify, and request assignment of:
 - 1. All benefits from any third party insurance source
 - 2. All benefits from State and Federal assistance programs for which the individual may be eligible (e.g. Medicaid)
 - 3. All benefits from any outside FAP
 - 4. Pending litigation
- B. Services eligible under this policy will be made available to the patient on a sliding fee scale, in accordance with need. Uninsured/Underinsured patients whose family income meets the following criteria will be eligible for a discount on gross charges as follows:
 - 1. Up to 200% of the FPL: 100% discount on gross charges
 - 2. Between 201% and 300% of the FPL: 75% discount on gross charges
 - 3. Between 301% and 400% of the FPL: 65% discount on gross charges
- C. Presumptive Financial Assistance Eligibility: There are instances when a patient may appear eligible for financial assistance discounts, but there is no financial assistance application on file due to a lack of supporting documentation. Often there is adequate information provided by the patient or through other sources, which could provide sufficient evidence to provide the patient with financial assistance. In the event there is no evidence to support a patient's eligibility for financial assistance, MHC, in its sole discretion, may use information provided by outside agencies in determining estimate income amounts for the basis of determining financial assistance eligibility for potential discount amounts. Presumptive eligibility may be determined on the basis of individual life circumstances. See Addendum B at the end of this policy, (Presumptive Eligibility Determination).
- D. COBRA Payments: When a patient has services at MHC and it is determined that the patient is eligible for COBRA and cannot purchase COBRA themselves, MHC, in its sole discretion, may elect to purchase the COBRA coverage for them. COBRA will be purchased for patients whose family income is up to 250% FPL and the benefit outweighs the costs of the assistance. Need for continuation of COBRA coverage will be evaluated monthly.

- E. Catastrophic Financial Assistance: MHC reserves the right to review catastrophic cases on an individual basis. MHC will consider medical expenses accumulated within the last 240 days, as well as anticipated future expenses for the next 90 days. A catastrophic event results in a financial burden of 25% of annual income or greater.
- F. The applicant will be expected to cooperate and assist with all applications for benefits from federal, state or other charitable sources. Based on extenuating circumstances, the need for all of the supporting documentation may be waived at the discretion of an MHC financial director.
- G. It is expected that a patient who may be Medicaid eligible apply for Medicaid (See Addendum C for exceptions). In order to receive financial assistance, the patient must apply for Medicaid and be denied for any reason other than the following:
 - 1. Did not apply;
 - 2. Did not follow through with the application process;
 - 3. Did not provide requested verifications.
- H. Failure by the patient or guarantor to fulfill all responsibilities under any of the above programs, or who do not provide the requested information necessary to completely and accurately assess their financial situation in a timely manner, may result in denial of the application for financial assistance. If at a later date it is discovered that the application was falsified, MHC reserves the right to cancel any financial assistance care awarded and bill the patient the account balance.

Application Process

- A. Each applicant will be required to complete a written, oral, or electronic financial assistance application and supply all required information.
- B. Printed copies of the Plain Language Summary, the Financial Assistance Policy, the Credit and Collection Policy, and the Financial Assistance Application are available at no cost in English and Spanish at any Registration, Patient Access Service areas, or on the MHC website at www.munsonhealthcare.org/financialhelp
- C. Details of the required information to be submitted may be found on the website.
- D. Financial assistance approvals are valid for one year of approval date. Any retroactive "current" balances may be included. A life qualifying event, a critical change in ones financial situation, or the addition of a third party payer eligibility may alter the approval period and require further review.
- E. Financial assistance will be considered for any patient balance still held in accounts receivables at the time of application.
- F. As a general rule, account balances already in collections will require management approval to be eligible for consideration.
- G. Request for financial assistance shall be processed promptly and MHC shall notify the patient or applicant in writing within 30 days of receipt of a completed application with verifications.
- H. Any MHC CFO, VP of Revenue Cycle, System Director of Revenue Cycle, System Director of Patient Access Services, or Manager of Financial Counseling and Assistance have the authority to approve a candidate or change the financial award based on extenuating

circumstances. In addition, the KMHC CFO and CEO have the authority to approve a candidate or change the financial award based on extenuating circumstances for KMHC.

- I. For assistance in completing an application, the patient may contact the Financial Counseling Department.

Appeal Process

- A. Patients who have been denied financial assistance may request their case be reviewed by the Revenue Cycle Administration for reconsideration. The request must be made in writing within 30 days of the postmark of the decision letter. The patient's request must detail current financial situation and why they feel they qualify for assistance.

Amounts Generally Billed (AGB)

- A. MHC complies with IRC, section 501(r), as no patient covered under this policy will be charged more than AGB. MHC determines AGB by multiplying the gross charges for any emergency or other medically necessary care it provides to a FAP-eligible individual by an AGB percentage. MHC calculates the AGB percentage using the look-back method prescribed by the IRS. The percentage is based on all claims allowed by Medicare and private health insurers over a specified 12-month period, divided by the associated gross charges for those claims. AGB percentages are calculated no less than annually for each MHC hospital.
- B. Members of the public may obtain the current AGB percentage for any MHC hospital (and a description of the calculation) in writing and free of charge by contacting MHC Corporate Finance Department.

Credit and Collection Policy

- A. MHC's internal and external collection practices referenced in the Credit and Collection Policy (including actions the hospital may take in the event of non-payment, including collection actions and reporting to collection agencies) are described in this policy. You may obtain a copy of the policy free of charge by contacting the Financial Assistance team at (231) 935-2350, or by visiting the MHC website at www.munsonhealthcare.org/financialhelp.

Communication of the FAP to the Public

- A. MHC will widely publicize the availability of the FAP by the following methods: Signs, and program brochures available at the registration areas, including ER and Urgent Care areas. A statement alerting patients of the availability of the FAP on billing statements.
- B. A printed copy of this policy, the Credit and Collection Policy, the plain language summary, and the financial assistance application are available at no cost in English and Spanish on the MHC website, or at any MHC Registration, ER, or Urgent care areas.

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Attachments

[Addendum A](#)

[Addendum B](#)

[Addendum C](#)

Approval Signatures

Step Description	Approver	Date
System Policy Oversight Committee	Terri Fries: Document Mgmt Spec	9/5/2024
System PAS Director	Marcus Bergstrom: Sys Dir PAS - Huron	9/4/2024
Document Owner	Lori Dean: Sys Dir Revenue Cycle - Huron	9/4/2024

Applicability

Cadillac Hospital, Charlevoix Hospital, Grayling Hospital, Kalkaska Memorial Health Center, MHC Corporate (Home Health, Dialysis, NMSA, etc.), Manistee Hospital, Munson Medical Center, Otsego Memorial Hospital, Paul Oliver Memorial Hospital

Addendum A (Addenda A)

Munson Medical Center

Physician Practices Who Do or Do Not Follow

MHC's Financial Assistance Policy

(Prácticas de médicos que siguen o no siguen la póliza de ayuda financiera de MHC)

Specialty (Especialidad)	Practice (Práctica)	Follow MHC Financial Assistance Policy (Siguen la Póliza de Ayuda Financiera de MHC)
Podiatry	Advanced Foot & Ankle Center	No
Podiatry	Ankle and Foot Associates	No
Rheumatology	Arthritis and Osteoporosis Center	No
Vitreoretinal Surgery	Associated Retinal Consultants, PC	No
Dermatology	Associates in Dermatology of TC	No
Dentistry	Associates in Family Dentistry	No
Dermatology	Bay Area Dermatology	No
Family Medicine	Bay Area Family Care	No
Urology	Bay Area Urology	Yes
Ophthalmology	Bay Eye Associates	No
Allergy & Immunology	Bayside Allergy, PC	No
Family Medicine	Best Medical Services, PLC	No
Podiatry	Birch Tree Foot & Ankle Specialists	No
Cardiac Diagnostics	Boston Scientific Cardiac Diagnostics, Inc	Yes
Psychology & Neuropsychology	Brain & Behavioral Health	No
Family Medicine	Brookside Family Medicine	No
Psychology	Bruning, Elizabeth G. PhD	No
Cardiothoracic Surgery	Cardiothoracic Surgeons of G.T.	Yes
ENT / Otolaryngology	Cass Street ENT Associates PC	No
Ophthalmology	Cedar Run Eye Center	No
Plastic Surgery	Center for Plastic Surgery of Northern Michigan	No
Family Medicine	Cherry Bend Family Care, PLC	No
Psychology	Comprehensive Pain Management Program	Yes
Oncology, Infusion	Cowell Family Cancer Center	Yes
Dentistry, Pediatric	Dental Clinics North	No
Family Medicine	East Bay Medical	No
Family Medicine	Elk Rapids Medical Clinic	No
Family Medicine	Elk Rapids Primary Care	No

Dermatology	Elk Rapids Skin & Laser Clinic	Yes
Emergency Medicine	Emergency Medicine Billing & Coding Company (EMBCC)	Yes
Endocrinology	Endocrinology & Metabolism	Yes
Psychiatry	Engel Mind & Body Psychiatry	No
Allergy & Immunology	Grand Traverse Allergy, PC	No
Family Medicine	Grand Traverse Band Family Health Clinic	No
Pediatrics	Grand Traverse Children's Clinic	No
Podiatry	Grand Traverse Foot & Ankle Center, PC	No
Internal Medicine	Grand Traverse Internal & Family Medicine	No
Ophthalmology	Grand Traverse Ophthalmology Clinic	No
Oral & Maxillofacial Surgery	Grand Traverse Oral Surgery	No
Pathology	Grand Traverse Pathology, PLLC	Yew
Plastic Surgery	Grand Traverse Plastic Surgery, PC	No
Radiology	Grand Traverse Radiologists, PC	Yes
Obstetrics-Gynecology, Family Medicine	Grand Traverse Women's Clinic	No
Podiatry	Great Lakes Foot and Ankle Specialists	No
Orthopaedic Surgery	Great Lakes Orthopaedics Center	No
Plastic Surgery	Great Lakes Plastic Surgery Center	No
Gynecologic Oncology	Gynecologic Oncology	Yes
Orthopaedic Hand Surgery	Hand Surgery of Northern Michigan	No
Pediatric Cardiology, Endocrinology, Gastroenterology, Nephrology, Urology	Helen DeVos Children's Hospital	No
Family Medicine	Hessler Wellness	No
Infectious Disease	Infectious Disease Consultants	Yes
Pediatrics	Kids Creek Children's Clinic	No
Oral & Maxillofacial Surgery	Lakeside Oral Surgery	No
Neurology	Lee, Heather Dr. DO, PLLC	No
Family Medicine	Leelanau Family Practice	No
Family Medicine	Little Traverse Primecare	Yes
Physical Medicine & Rehabilitation	Mary Free Bed Rehabilitation Physicians	No
Maternal & Fetal Medicine	Maternal Fetal Medicine	Yes
Wound Care	MHC Advanced Wound Center	Yes
Internal Medicine	MHC Cedarwoods Internal Geriatric Medicine	Yes
Gastroenterology	MHC Digestive Health	Yes
Family Medicine	MHC Elmwood Primary Care	Yes
General Surgery	MHC General Surgery & Trauma	Yes
Family Medicine	MHC Gynecologic Oncology	Yes

Occupational Medicine	MHC Occupational Health & Medicine	Yes
Orthopedics	MHC Orthopedic Institue	Yes
Psychology	MHC Outpatient Rehab	No
Psychiatry	MHC Partial Hospitalization Program	Yes
Physical Medicine & Rehabilitation	MI Physical Medicine, PLC	No
Psychiatry	Munson Behavioral Health	Yes
Weight Management	Munson Comprehensive Weight Management Program	Yes
Family Medicine	Munson Family Practice Center	Yes
Palliative Care	Munson Hospice & Palliative Medicine Service	Yes
Neonatology	Munson Neonatology Unit	Yes
Nephrology	Munson Nephrology Consultants	Yes
Neurology/IP	Munson Neurohospitalist Service	Yes
Neurosurgery, Neurology	Munson Neurology & Neurosurgery	Yes
Hematology & Oncology	Munson Oncology & Hematology	Yes
Psychiatry	Munson Outpatient Psychiatric	Yes
Pediatrics	Munson Patient Care Management	Yes
Rheumatology	Munson Rhuematology	Yes
Sleep Disorders	Munson Sleep Disorder Center	Yes
Trauma Surgery	Munson Trauma & Acute Care Surgery Program	Yes
Urgent Care Medicine	Munson Urgent Care	Yes
Physical Medicine & Rehabilitation	Neuromuscular & Rehabilitation Assoc.	No
Psychology	New Approaches Center	No
Pediatrics	North Love, PLLC	No
Psychiatry	Northern Lakes Community Mental Health	No
Gastroenterology	Northern Michigan Gastroenterology, PLC	No
Internal Medicine / Pediatrics	Northern Michigan Medicine & Pediatrics	No
Pediatric Dentistry	Northern Michigan Pediatric Dentistry PC	No
Family Medicine	Northern Pines Health Center	No
Ophthalmology	Northern Vision Eye Care	No
Physical Medicine & Rehabilitation	Northshore Rehab PLLC	No
General Surgery	Northwest Michigan Surgical Group, PC (Surgery Center)	No
Dermatology	Northwestern Michigan Dermatology, PC	No
Obstetrics-Gynecology	Northwood Obstetrics & Gynecology	No
Hematology & Oncology	Oncology Multidisciplinary Clinic	Yes
Family Medicine	Pace North	No
Family Medicine	Partners in Family Pactice	No
Family Medicine	Partners In Health	No

Ophthalmology	Potthoff Eye Care & Surgery	No
Internal Medicine	Pre-Operative Assessment Clinic	Yes
Family Medicine	Primary Care Sports Medicine, PC	No
Pulmonary Medicine	Pulmonary and Critical Care	No
Radiation Oncology	Radiation Oncology	Yes
Family Medicine	Roth, Katherine MD	No
Family Medicine	Ruoff, Gary DO	No
Neurology	Salon, Matthew, MD	No
Dermatology	Skin Cancer & Dermatology Center	No
Radiology	Smith Family Breast Health Center	Yes
Hospitalists	SCP Health	Yes
Dentistry, General	Suttons Bay Dental Center, PLLC	No
Internal & Family Medicine	Suttons Bay Medical Clinic	No
Family & Internal Medicine	Thirlby Clinic	No
HIV/AIDS Center	Thomas Judd Care Center	Yes
Internal Medicine	Traverse Bay Internal Medicine	No
Radiation Oncology	Traverse Bay Radiation Oncologists, PC	Yes
Ophthalmology	Traverse City Eye Consultants, PC	No
Orthopaedic Surgery	Traverse City Orthopedics & Sports Medicine	No
Psychiatry, Family Health	Traverse City VA Clinic	No
Internal & Family Medicine	Traverse Health Clinic	Yes
Cardiology	Traverse Heart & Vascular	Yes
Neurosurgery, Neurology	Traverse Neurology	Yes
Vascular Surgery	Vascular Center of Northern Michigan	No
General Surgery	Vein Center	No
Psychiatry	Well-Spring Psychiatry, P.C.	No
Family Medicine	West Front Primary Care	No
Gynecology	Women's Health Pavilion	No
Family Medicine	Your Health Family Medicine	No

Updated: 7/2025

Addendum A (Addenda A)

Munson Healthcare Kalkaska Memorial

Physician Practices Who Do or Do Not Follow

MHC's Financial Assistance Policy

(Prácticas de médicos que siguen o no siguen la póliza de ayuda financiera de KMHC)

Specialty (Especialidad)	Practice (Práctica)	Follow MHC Financial Assistance Policy (Siguen la Póliza de Ayuda Financiera de KMHC)
Pathology	Grand Traverse Pathology	Yes
Radiologist	Grand Traverse Radiologist, PC	Yes
Orthopaedic	Great Lakes Orthopaedic Center	No
Family Medicine	Kalkaska Medical Associates	Yes
General Surgery, Family, ER Medicine	Kalkaska Memorial Health Center	Yes
Anesthesiologist	Munson Anesthesia	Yes
Family Medicine-Pediatrics	Teen Health Center	Yes

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<i>Addendum A (Addenda A)</i> Munson Healthcare Paul Oliver Memorial Physician Practices Who Do or Do Not Follow MHC's Financial Assistance Policy (Prácticas de médicos que siguen o no siguen la póliza de ayuda financiera de POMH)		
Specialty (Especialidad)	Practice (Práctica)	Follow MHC Financial Assistance Policy (Siguen la Póliza de Ayuda Financiera de POMH)
Ophthalmology	Bay Eye Associates	No
Family Practice	Betsie Bay Medical Center	No
Podiatry	Birch Tree Podiatry Group	No
Cardiac Diagnostics	Boston Scientific Cardiac Diagnostics, Inc	Yes
Family Practice, Pediatrics, Internal Med	Crystal Lake Clinic	No
Emergency Medicine	Crystal Lake Clinic	No
Emergency Medicine	Crystal Lake Clinic - Benzonia	No
Emergency Medicine	Emergency Medicine Billing & Coding Company (EMBCC)	Yes
Pathology	Grand Traverse Pathology	Yes
Radiologist	Grand Traverse Radiologist, PC	Yes
Anesthesiologist	Munson Anesthesia	Yes
Family & Emergency Medicine	Paul Oliver Memorial Hospital	Yes
Family Medicine	POMH Empire Family Care	Yes
Hospitalist	SCP Health	Yes
Podiatry	Sheldon, David DPM	No

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Addendum A (Addenda A)

Munson Healthcare Cadillac Hospital

Physician Practices Who Do or Do Not Follow

MHC's Financial Assistance Policy

(Prácticas de médicos que siguen o no siguen la póliza de ayuda financiera de MHC Cadillac)

Specialty (Especialidad)	Practice (Práctica)	Follow MHC Financial Assistance Policy (Siguen la Póliza de Ayuda Financiera de MHC Cadillac)
Podiatry	Advanced Foot & Ankle Centers	No
Allergy & Immunology	Allergy & Asthma Specialists of Cadillac	No
Emergency Medicine	Artesian Springs Medical Clinic	No
Cardiac Diagnostics	Boston Scientific Cardiac Diagnostics, Inc	Yes
Urgent Care Medicine	Cadillac After Hours Clinic	No
Otolaryngology	Cadillac ENT & Facial Plastic Surgery	No
Family Medicine	Cadillac Family Physicians	No
Obstetrics-Gynecology	Cadillac OB/GYN	Yes
Orthopaedics	Cadillac Orthopaedics	No
Podiatry	Cadillac Surgical Care	Yes
Urology	Cadillac Urology Practice	No
Nephrology	Chowdhury MD, PLLC	No
Emergency Medicine	Emergency Medicine Billing & Coding Company (EMBCC)	Yes
Family Medicine	Family Practice of Cadillac, PC	No
Pathology	Grand Traverse Pathology	Yes
Radiologist	Grand Traverse Radiologist, PC	Yes
Pediatric Cardiology	Helen DeVos Children's Hospital Congenital	No
Internal & Family Medicine	Lake City Primary Care	No
Pediatrics	Mackinaw Trail Health Pediatrics	No
Anesthesiology	Munson Anesthesia	Yes
Oncology	MHC Cadillac Cancer & Infusion Center	Yes
Occupational Medicine	MHC Cadillac Occupational Medicine	Yes
Family Practice, Internal Medicine	MHC Cadillac Primary Care	Yes
Pulmonary	MHC Cadillac Cardio-Pulmonary Medicine	Yes
General Surgery	MHC Cadillac Surgical Care	Yes
Emergency Medicine	MHC Cadillac Urgent Care	Yes
Veins	Northern Michigan Vein Specialists	No

Orthopaedic Surgery	Orthopaedics and Sports Medicine of Cadillac	No
Ophthalmology	Riemer Eye Center	No
Hospitalist	SCP Health	Yes
Physical Medicine & Rehab	West Michigan Pain	No

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Addendum A (Addenda A)

Munson Healthcare Grayling Hospital

Physician Practices Who Do or Do Not Follow

MHC's Financial Assistance Policy

(Prácticas de médicos que siguen o no siguen la póliza de ayuda financiera de MHC Grayling)

Specialty (Especialidad)	Practice (Práctica)	Follow MHC Financial Assistance Policy (Siguen la Póliza de Ayuda Financiera de MHC Grayling)
Ophthalmology	Alpine Eye Care	No
Podiatry	Ankle & Foot Associates of Northern MI	No
Urology	AuSable Urology, PC	Yes
Cardiac Diagnostics	Boston Scientific Cardiac Diagnostics, Inc	Yes
Pulmonary Medicine	Ctr. for Pulmonary & Sleep Medicine PC	No
Nephrology	Dialysis & Nephrology Consultants	No
Emergency Medicine	Emergency Medicine Billing & Coding Company (EMBCC)	Yes
Pathology	Grand Traverse Pathology	Yes
Radiologist	Grand Traverse Radiologist, PC	Yes
Family Practice	Grayling Family Practice Clinic	No
Family Medicine	MHC Crawford Continuing Care Center	Yes
Hematology & Oncology	MHC Grayling Cancer and Infusion Center	Yes
Family, Pediatrics, Internal, OB/GYN	MHC Grayling Community Health Center	Yes
Pediatric Cardiology	Mid Michigan Pediatric Cardiology	No
Family & Internal Practice	Milltown Primary Care Clinic	Yes
Ophthalmology	Northern Eye	No
Endocrinology	Northern Michigan Endocrine, PLLC	No
Family, Internal, Orthopedic	Prudenville Community Health Center	Yes
Family Medicine	Roscommon Community Health Center	Yes
Anesthesiology	Somnia Anesthesia Inc	Yes
Hospitalist	SCP Health	Yes
Neurosurgery	St. Mary's of Michigan Neurosurgery	No
Cardiology	Traverse Heart & Vascular	Yes

<i>Addendum A (Addenda A)</i> Munson Healthcare Charlevoix Hospital Physician Practices Who Do or Do Not Follow MHC's Financial Assistance Policy (Prácticas de médicos que siguen o no siguen la póliza de ayuda financiera de MHC Charlevoix)		
Specialty (Especialidad)	Practice (Práctica)	Follow MHC Financial Assistance Policy (Siguen la Póliza de Ayuda Financiera de MHC Charlevoix)
Anesthesiology	Anesthesia Staffing Consultants	No
Orthopaedic Surgery	Bay Street Orthopaedics	No
Cardiac Diagnostics	Boston Scientific Cardiac Diagnostics, Inc	Yes
Family & Internal Medicine	Boyne Area Health Center	Yes
Family Medicine	Central Lake Family Health center	No
Family Medicine & Anesthesiology	Charlevoix Area Hospital	Yes
Psychiatry	Charlevoix Behavioral Health	Yes
Emergency Medicine	Charlevoix Family Medicin	No
Hematology/Oncology	Charlevoix Hematology and Oncology	Yes
Emergency Medicine	Charlevoix Hospital Emergency Dept	Yes
Pediatrics	Charlevoix Pediatrics	Yes
Family & Internal Medicine	Charlevoix Physicians' Clinic	Yes
Family Practice	Charlevoix Primary Care	Yes
Sleep Disorders	Charlevoix Sleep Center	Yes
General Surgery	Charlevoix Surgeons	Yes
Obstetrics-Gynecology	Charlevoix Women's Healthcare	Yes
Emergency Medicine	Emergency Medicine Billing & Coding Company (EMBCC)	Yes
Pathology	Grand Traverse Pathology	Yes
Radiologist	Grand Traverse Radiologist, PC	Yes
Internal Medicine	Little Traverse Primary Care	No
Anesthesiologist	Munson Anesthesia	Yes
Neurosurgery	Neurosurgical Spine Specialists	No
Urology	Northern MI Urology	Yes
Hospitalist	SCP Health	Yes
Ophthalmology	Summit Park Eye Care Specialists	No

Addendum A (Addenda A)
Munson Healthcare Manistee
Physician Practices Who Do or Do Not Follow
MHC's Financial Assistance Policy

(Prácticas de médicos que siguen o no siguen la póliza de ayuda financiera de Manistee)

Specialty (Especialidad)	Practice (Práctica)	Follow MHC Financial Assistance Policy (Siguen la Póliza de Ayuda Financiera de MHC Manistee)
Anesthesiology	APC - Anesthesia Practice Consultants	No
Family Medicine	Arcadia Medical	No
Family Medicine	Borenitsch, Kenneth DO	No
Cardiac Diagnostics	Boston Scientific Cardiac Diagnostics	Yes
Family/Internal Medicine	Crystal Lake Clinic - Benzonia	No
Psychology	Edwards-Baumann, Barbara PsyD	No
Emergency Medicine	Emergency Medicine Billing & Coding Company (EMBCC)	Yes
Emergency Medicine	Emergency Care Specialist	No
Podiatry	Foot & Ankle Clinic	No
Pathology	Grand Traverse Pathology	Yes
Radiologist	Grand Traverse Radiologist, PC	Yes
Pediatrics	Gunderson, Paul	No
Family Medicine	Lakeshore Family Care, PC	No
Anesthesiology	Munson Anesthesia	Yes
Hematology & Oncology	MHC Manistee Cancer and Infusion Center	Yes
Family/General Practice	MHC Manistee Emergency Dept	Yes
General Surgery	MHC Manistee General Surgery/Community Health Center	Yes
Anesthesiology	MHC Manistee Hospital	Yes
Internal Medicine	MHC Manistee Internal Medicine	Yes
Neurology	MHC Manistee Neurology	Yes
Obstetrics & Gynecology	MHC Manistee OB/GYN	Yes
Orthopaedic Surgery	MHC Manistee Orthopedics	Yes
Pediatrics	MHC Manistee Pediatrics	Yes
Family Medicine	MHC Manistee Primary Care	Yes
Sleep Disorders	MHC Manistee Sleep Center	Yes
Urology	MHC Manistee Urology	Yes
Family Medicine	MHC Manistee Walk In Clinic	Yes

Wound Care	MHC Manistee Wound & Hyperbaric Center	Yes
Dentistry	My Community Dental Centers	No
Family Medicine	Northern Pines Health Center	Yes
Ophthalmology	Reimer Eye	No
Hospitalist	SCP Health	Yes
Otolaryngology	Western Michigan ENT	No

Updated: 7/2025

Addendum A (Addenda A)
MHC Otsego
Physician Practices Who Do or Do Not Follow
MHC's Financial Assistance Policy
(Prácticas de médicos que siguen o no siguen la póliza de ayuda financiera de Otsego)

Specialty (Especialidad)	Practice (Práctica)	Follow MHC Financial Assistance Policy (Siguen la Póliza de Ayuda Financiera de MHC Otsego)
Cardiology	Alpine Cardiology	No
Family Medicine	Alpine Family Medicine	Yes
Family Medicine	Alpine Family Medicine	Yes
Cardiac Diagnostics, Inc	Boston Scientific Cardiac Diagnostics, Inc	Yes
Sleep Disorders	Center for Pulmonary & Sleep Medicine PC	Yes
Podiatry	Charlevoix Foot Clinic	No
Dentistry	Dental Clinics North	No
Emergency Medicine	Emergency Medicine Billing & Coding Company (EMBCC)	Yes
Family Medicine	Family First Medicine	No
Family Medicine	Gaylord Family Practice	No
Family Medicine	Gaylord Medical Center	No
Pathology	Grand Traverse Pathology	Yes
Radiologist	Grand Traverse Radiologist, PC	Yes
Otolaryngology	Great Lakes Ear Nose & Throat Specialists	No
Family Medicine	Kerr, William M.D., P.C.	No
Family Medicine	Mancelona Family Practice	No
Cardiology	Michigan Heart & Vascular Specialists	No
Anesthesiologist	Munson Anesthesia	Yes
Family Medicine	MHC OMH Medical Group - Indian River	Yes
Family Medicine	MHC OMH Medical Group - Lewiston	Yes
Pediatrics	MHC OMH Medical Group Pediatrics	Yes
Radiology	Northern Imaging Associates	No
Orthopaedic Surgery	OMH N'Orthopedics	Yes
Dentistry	Oral Surgery Specialists of NM	No
Otolaryngology	Petoskey ENT Specialists	No
Dentistry	Petoskey Pediatric Dentistry	No
Hospitalist	SCP Health	Yes

Podiatry	Sella, Steven DPM	No
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Updated 7/2025

ADDENDUM B

FINANCIAL ASSISTANCE POLICY: PRESUMPTIVE ELIGIBILITY

Presumptive eligibility may be determined based on individual life circumstances. See below:

- ✓ Attestation (a written or verbal testimony in lieu of required documentation)
- ✓ Breast and Cervical Cancer Control Program (BCCCP)
- ✓ Deceased with no known estate
- ✓ Emergency service only (ESO) Medicaid beneficiaries
- ✓ Homeless
- ✓ Lawsuit discovery exams (Income findings)
- ✓ Medicaid enrolled, but not eligible at the time of service
- ✓ Medicaid - Incarcerated
- ✓ Medicaid or Medicaid HMO recipient who incur medically necessary, but non-payable charges
- ✓ Medicaid within six months of date of service
- ✓ Propensity to pay scoring
- ✓ State Disability Assistance (SDA)
- ✓ Traverse Health Clinic
- ✓ Women, Infants and Children (WIC) program participation

Addendum C
Financial Assistance Policy
Financial Assistance Eligibility Criteria Exemption

“Munson Healthcare Otsego Memorial Hospital and OMH Medical Group are bound by the requirements of the National Health Service Corp (NHSC). Therefore, the system requirement for patients to apply for Medicaid is not enforced by MHOMH or OMH Medical Group. Patients will be encouraged to apply, but is not a requirement in this case.”