



Updated February 14, 2006

Uninsured Patient Discount Program

UMC is committed to serving the healthcare needs of its patients and has established the Uninsured Patient Discount Program to assist both uninsured and under-insured patients.

UMC considers a patient:

- *uninsured* when a patient has no health insurance and
- *under-insured* when a patient's primary, secondary and other health insurance will not cover a specific service or procedure at any hospital or healthcare facility. Insured patients must follow the rules of their insurance plan.

Uninsured (under-insured) patients will be charged a discounted rate based on current Federal program rates as established by the Centers for Medicare and Medicaid Services. This means that a patient will receive a discount and pay less than UMC's published fee schedule with a few exceptions as indicated below:

1. If there is no Federal program rate for a specific service, UMC will offer the patient a flat discount rate. This rate will be similar to the discount based on the Federal program rates for other services.
 2. If for any reason, the Federal program rate is greater than UMC's charge, the patient will be charged the lesser amount.
 3. Certain elective services are excluded from this program, such as cosmetic procedures and self-improvement services.
- With the exception of emergency services, *estimated fees* are due at time of service. UMC staff will ask you to complete an Uninsured Patient Discount Program – Acceptance of Financial Responsibility form. The patient or guarantor must sign this form to receive the uninsured patient discount. Estimated fees do not represent UMC's usual and customary charges. The estimated fees listed on the form are discounted and based on Federal program rates. Estimated fees are subject to change depending upon the complexity of the procedure and as determined by the attending physician. At the time of final billing, the patient/guarantor will receive a statement for the total fees incurred.
 - Patients that cannot afford to pay the Uninsured Patient Discount Program charges can apply for charity care. Patients must be denied AHCCCS (coverage under Arizona Health Care Cost Containment System) before applying for charity care. A Patient Financial Counselor located in the UMC Emergency Department or Admitting – 2nd floor lobby – will assist you with an emergency application for AHCCCS. After discharge, patients may call UMC's Customer Service Business Office at 694-2748 for assistance with charity care.
 - **University Physicians Healthcare charges are separate from UMC charges. The UMC Uninsured Patient Discount Program applies to *UMC charges* only. Patients will receive a separate bill from University Physicians Healthcare.**

UMC Customer Service – Business Office
694-2748