

How to apply for financial assistance

We know that hospital bills can be confusing, overwhelming and unexpected. We are here to help you navigate the financial obligations.

Download forms

LHAAMC – <https://luminis.health/aamc-fa-application>

LHDCMC – <https://luminis.health/dcmc-fa-application>

Call us

443-481-6500

Monday through Friday

9 a.m.–4 p.m.

Visit us

Monday and Wednesday, 8:30 a.m.-4:30 p.m.

Financial Counseling Office

Luminis Health Anne Arundel Medical Center

North Pavilion, Ambulatory Care

2001 Medical Pkwy, Annapolis, MD 21401

Contact the financial counseling team at 443-481-6500 with questions concerning:

- LHAAMC, LHDCMC or MMC Financial Assistance
- LHAAMC, LHDCMC or MMC Medical Assistance (Medicaid) Application
- Estimate of your charges at LHAAMC, LHDCMC or MMC



Financial assistance with your hospital bill

Need help with your bill?

Hospital bills can be confusing. We're here to help.

If, at any time, you have questions about obtaining financial assistance, your hospital bill, your rights and obligations regarding the bill, or applying for the Maryland Medical Assistance Program, please contact the financial counseling team at **443-481-6500**.

Maryland medical assistance program

To find out if you are eligible for Medical Assistance you may apply online at <https://www.marylandhealthconnection.gov/> or apply by telephone by calling the Maryland Health Benefits Exchange Consolidated Service Center. The toll-free number is 855-642-8572 or TTY 855-642-8573. You may also apply at your local health department or local department of social services.

Payment plans

Not able to pay your hospital bill(s) in full? We offer flexible monthly payment plans that allow you to make payments over time. To set up a payment plan, call the Financial Counseling Office at 443-481-6500.

Physician services

Physician services provided to inpatients and outpatients will be billed separately and are not included on your hospital billing statement.

Facility fee

Luminis Health is permitted to bill outpatients a fee, commonly referred to as a facility fee, for their use of hospital facilities, clinics, supplies and equipment, and non-physician services, including but not limited to the services of non-physician clinicians, in addition to physician fees billed for professional services in the hospital.

Estimates

You have a right to request and receive a written estimate of the total charges for the hospital nonemergency services, procedures, and supplies that reasonably are expected to be provided and billed by the hospital. Some estimates for services are available online through the MyChart patient portal. Written estimates for LHAAMC, LHDCMC or MMC may be obtained by calling the Financial Counseling Office at 443-481-6500.

Appealing an unfavorable decision

Patients who feel they have been denied financial assistance inappropriately under this policy may contact the Health Education and Advocacy Unit of the Maryland Attorney General's Office.

- Email: heau@oag.state.md.us
- Telephone: 410-576-6300; En español 410-230-1712
- Address: 200 St. Paul Place 16th Floor, Baltimore, MD 21202-2021
- Fax: 410-576-6571
- Website: <https://www.marylandattorneygeneral.gov/Pages/CPD/HEAU/default.aspx>

Luminis Health financial assistance policy

Luminis Health, Inc. hospitals include Anne Arundel Medical Center (LHAAMC), Doctors Community Medical Center (LHDCMC) and J. Kent McNew Family Medical Center (MMC).

Luminis Health, Inc. (Luminis Health) provides medically necessary services regardless of an individual's ability to pay. You are receiving this information brochure because under Maryland law, this hospital must have a financial assistance policy and must inform you that you may be entitled to receive financial assistance with the cost of medically necessary hospital services if you have a low income, do not have insurance, or your insurance does not cover your medically-necessary hospital care and you are a low-income household.

Luminis Health provides 100% financial assistance to individuals with household income at or below 300% of the US Poverty guideline but deemed ineligible for any County, State or Federal Medicaid or other funding program. Luminis Health exceeds the legal requirement by providing financial assistance for individuals with household income on a sliding scale. The sliding scale provides 50% financial assistance to individuals up to 350% of the poverty guideline. Further assistance may be available for households that meet the definition of medical financial hardship under Maryland regulations.

Patients' rights and obligations

Rights:

- Those patients that meet the financial assistance policy criteria described above may receive assistance from Luminis Health in paying their bill.
- If you believe you have wrongly been referred to a collection agency, you have the right to contact the hospital to request financial assistance (see back for more information).
- You may be eligible for Maryland Medical Assistance. Medical Assistance is a program funded jointly by the state and federal governments that pays the full cost of health coverage for low-income individuals who meet certain criteria (see back for more information).

Obligations:

- For those patients with the ability to pay their bill, it is the obligation of the patient to pay the hospital in a timely manner.
- Luminis Health makes every effort to see that patient accounts are properly billed, and patients may expect to receive a uniform summary statement within 30 days of discharge. It is your responsibility to provide correct insurance information.
- If you do not have health insurance coverage, we expect you to pay the bill in a timely manner. If you believe that you may be eligible under Luminis Health's financial assistance policy, or if you cannot afford to pay the bill in full, you should contact the business office promptly (443-481-6500) to discuss the matter.