

Medical Financial Assistance Policy Summary

Kaiser Permanente has a Medical Financial Assistance (MFA) program to help patients pay for care. It may cover all or part of your costs for necessary care, including medicine, provided by Kaiser Permanente. Getting help depends on financial need as described below.

Who is eligible?

You may be eligible if you are low-income, uninsured, or underinsured. In general, you're eligible for financial help:

- If your household income is at or below 300% of the federal poverty guidelines
- Or if you have very high medical costs compared to your income

What will the program pay for?

The MFA program can help you pay for necessary care provided by Kaiser Permanente. This includes emergency and urgent care and pharmacy services. The program may cover the complete bill or part of it.

The program will not pay for:

- Medical transportation
- Health care premiums
- Costs related to cosmetic surgery, infertility care, or surrogacy
- Health care provided outside of Kaiser Permanente
- Care a Kaiser Permanente provider decides was not medically necessary

For a complete list, read the MFA policy at kp.org/mfa.

How do I apply?

You can apply online, by mail, fax, or in person. The quickest way to apply is to visit kp.org/mfa and sign up to receive a link to our secure online application. The online application will ask a series of questions to determine your eligibility.

You can also get a blank application at kp.org/mfa.

You can apply at any point in the admission or billing process. You don't have to wait for a bill to ask for help.

In some cases, the MFA program may help pay for your care without you having to apply.

If you are eligible for help, we will not charge you more than the amounts generally billed (AGB) for care. Refer to kp.org/mfa for more AGB information.

What information will I need to apply?

You'll be asked for the following information when you apply:

- Household size and income information for all adults in the household
- Health care costs, if known
- Proof of income

Providing proof of income helps us determine if you qualify.

When will I know if my application has been approved?

If your application is complete, we will send you a letter with our decision within 30 business days. If we deny your request, the letter will include instructions on how to appeal.

If your application is incomplete, we'll contact you. We'll give you a date by which you need to provide the missing information. If your application stays incomplete, you may not receive financial help.

Where can I get more information?

You can get more information and the MFA policy and application at kp.org/mfa. Information is available in many languages in a screen reader accessible format. You can also call **303-338-3555**.

Other financial help

Get help paying for health care

If you don't have health care coverage, Kaiser Permanente can help. To learn about your options, call **1-800-479-5764 (TTY 711)** Monday through Friday, 9 a.m. to 5 p.m.

Get help with living expenses

If you need help with essentials like food, housing, paying for internet or other utilities, and more, visit kp.org/socialhealth. Or call the Community Support Hub at **1-800-443-6328 (TTY 711)**, Monday through Friday, 8 a.m. to 5 p.m.

How to get copies of the MFA policy, application and program information



Online

kp.org/mfa



Phone

Call **303-338-3555**

Ways to apply



Apply online

kp.org/mfa



Fax it in

Fax your completed application to 1-855-300-3684



Mail it in

Mail your completed application to: Northfield Support Services
Attn: MFA Program
11000 E. 45th Avenue
Denver, CO 80239-3003



Drop it off

Drop off your completed application to Patient Registration at any Kaiser Permanente medical office.



Meet with a financial counselor

Call us at **303-338-3555** Monday through Friday, 8 a.m. to 5 p.m. Mountain time to find the nearest Kaiser Permanente facility that provides in-person assistance with your application.

NOTICE OF LANGUAGE ASSISTANCE SERVICES

English: If you need help in your language, language assistance is available at no cost to you, 24 hours a day, 7 days a week (closed holidays). Call our Member Service Contact Center at 1-800-464-4000 (TTY 711) for help or visit any registration desk for more information at any Kaiser Permanente hospital, Monday through Friday, 8 a.m. to 5 p.m. Aids and services for people with disabilities, like documents in braille, large print, audio, and other accessible electronic formats are also available.

Chinese: 如果您需要使用您的语言获得帮助，我们每周 7 天、每天 24 小时免费提供语言帮助（节假日休息）。请致电 1-800-464-4000 (TTY 711) 联络我们的会员服务联络中心以寻求帮助，或前往任何 Kaiser Permanente 医院的登记台了解更多信息，我们的服务时间为周一至周五上午 8 点至下午 5 点。我们还为残疾人提供辅助工具和服务，例如盲文、大字体、音频和其他无障碍电子格式的文档。

Spanish: Si necesita ayuda en su idioma, contamos con asistencia de idiomas sin costo alguno para usted las 24 horas del día, los 7 días de la semana (excepto los días festivos). Comuníquese con nuestra Central de Llamadas de Servicio a los Miembros al 1-800-464-4000 (TTY 711) para obtener ayuda. O visite el mostrador de recepción en cualquier hospital de Kaiser Permanente para obtener más información, de lunes a viernes, de 8 a. m. a 5 p. m. También ofrecemos ayudas y servicios para personas con discapacidades, como documentos en braille, letra grande, audio y otros formatos electrónicos accesibles.