



# Plain Language Summary of Financial Assistance Policy

Kettering Health is committed to meeting the healthcare needs of our community through the ministry of physical, mental, and spiritual healing. All patients, regardless of race, creed, sex, age, national origin, or financial status, may apply for financial assistance.

**Availability of financial assistance:** You may be able to get financial assistance if you do not have insurance, are underinsured, or if it would be a financial hardship to pay in full your expected out-of-pocket expenses for emergency and other medically necessary care that Kettering Health provides.

**Eligibility:** Kettering Health provides financial assistance based upon need. To determine need, we review your household income and compare it to the Federal Poverty Level guidelines set by the U.S. Department of Health and Human Services. We also review the number of charges for which you are responsible. You may be ineligible for financial assistance if you have sufficient insurance coverage, or if we determine your income is enough to pay for care.

**Financial assistance offered:** If you and/or the party responsible for payment has combined income equal to or below 250 percent of the Federal Poverty Level guidelines, you will have no financial responsibility for the care that Kettering Health provides. If you fall between 251 percent and 400 percent of the guidelines, you may qualify for discounted rates for our care.

**Application process:** To apply for financial assistance, complete the application available at any one of our hospital registration departments listed below or visit [ketteringhealth.org/financial](http://ketteringhealth.org/financial). Return completed application with proof of income, which may include pay stubs or other documents containing income information for the appropriate time period (3 or 12 months prior to hospital facility services). Completed application may be

1. Mailed to Kettering Health Financial Assistance P.O. Box 933310, Cleveland, OH 44193;
2. Faxed to (937) 522-9944; or
3. Emailed to [financialcounselors@ketteringhealth.org](mailto:financialcounselors@ketteringhealth.org)

**Charges not to exceed amounts generally billed:** If you are eligible for financial assistance under this policy, Kettering Health will not charge more for your emergency or other medically necessary care than the amounts we generally bill to individuals who have insurance for such care. In certain cases, we may presume you are eligible for financial assistance if you already qualify for certain types of governmental aid.

**How to obtain copies of our financial assistance documents:** Our Financial Assistance Policy and the Financial Assistance Application Form are available free of charge through:

- Kettering Health's website at [ketteringhealth.org/financial](http://ketteringhealth.org/financial);
- Kettering Health emergency departments and registration areas;
- Mail or email by contacting a financial counselor ([financialcounselors@ketteringhealth.org](mailto:financialcounselors@ketteringhealth.org))

**Kettering Health is here for you.** If you have any questions or concerns about the policy, application, or payment programs available, please call the hospital where you are scheduled or received care at the phone numbers listed below, or Customer Service at (866) 319-2981.

Kettering Health Behavioral  
Medical Center  
5350 Lamme Rd.  
Moraine, OH 45439  
(937) 384-8774

Kettering Health Hamilton  
630 Eaton Ave.  
Hamilton, OH 45013  
(513) 867-2301

Kettering Health Middletown  
6147 West OH-122  
Middletown, OH 45005  
(513) 261-3401

Kettering Health Troy  
600 W. Main St.  
Troy, OH 45373  
(937) 980-7001

Kettering Health Dayton  
405 W. Grand Ave.  
Dayton, OH 45405  
(937) 723-3237

Kettering Health Huber  
8701 Old Troy Pike  
Huber Heights, OH 45424  
(937) 558-3310

Kettering Health Preble  
450-B Washington-Jackson Rd.  
Eaton, OH 45320  
(937) 456-8380

Kettering Health Washington  
Township  
1997 Miamisburg-Centerville Rd.  
Washington Township, OH 45459  
(937) 401-6215

Kettering Health Greene  
Memorial  
1161 N. Monroe Dr.  
Xenia OH 45385  
(937) 352-2201

Kettering Health Main Campus  
3535 Southern Blvd.  
Kettering, OH 45429  
(937) 395-8880

Kettering Health Springfield  
2100 Emmanuel Way  
Springfield, OH 45502  
(937) 504-8300

Soin Medical Center  
3535 Pentagon Blvd.  
Beavercreek, OH 45431  
(937) 702-4875

Kettering Health Miamisburg  
4000 Miamisburg-Centerville Rd.  
Miamisburg, OH 45342  
(937) 384-8774