

Purpose:

Steinberg Diagnostic Medical Imaging hereinafter referred to as “SDMI” has established this policy in an order to maintain consistency in assisting indigent patients who request a reduction or waiver of certain radiology charges and/or copayment amounts.

This policy outlines SDMI’s policies and procedures in relationship to the application and approval process for indigent patients. SDMI will take into account the overall financial circumstances of the applicant and apply this policy consistently.

If approved, SDMI may elect to reduce or waive certain amounts which are due from non-subscribers who can successfully demonstrate that paying radiology fees would cause significant financial hardship.

Financial Hardship Criteria:

SDMI will take into account a range of factors when deciding whether the full payment of the radiology charges will cause the applicant financial hardship. In making the decision whether to waive the fee, SDMI will compare the amount earned, living expenses, assets and debts. Written verification, when available, may be required to substantiate and verify information contained in the financial hardship application.

SDMI will use a combination of the current year’s federal poverty guideline and a medical credit check to determine if an applicant qualifies for a financial hardship waiver. A medical credit check does not affect the applicant’s credit score.

In applying these guidelines, SDMI will also consider and take into account any other income and expenses including money earned in the **entire household**. Income and employment status verification may be required; including tax returns; check stubs, etc.

1. Whether payment of the radiology charges will affect the applicant’s ability to pay for the following living expenses:
 - food and clothes;
 - rent or mortgage payments;
 - any other basic needs; or
 - any special needs (for a serious illness or disability)
1. Whether the applicant owns any assets, such as a car or house. Assets also include:
 - investments;
 - money in the bank;
 - cash on hand for short term expenses; and
 - money designated for special needs.
2. Whether the applicant has any debts.
3. Patient must reside within Nevada in either Clark, Lincoln or Nye counties

Steinberg Diagnostic Medical Imaging

Application Process for Existing Patients requesting Financial Hardship

An application for a financial hardship waiver of radiology charges and fees must be made in accordance with Steinberg Diagnostic Medical Imaging, hereinafter referred to as "SDMI", policy entitled "**Financial Hardship Policy**".

Applicants will be directed to the SDMI Patient Portal at sdmi-lv.patientsimple.com/ . The on-line form must be filled out by the patient, guarantor or their legal representative. For applicants who do not have access to a computer a manual process will be available.

Required Information:

The applicant will be required to provide the number of family members in the household and what the combined income is for the household. The applicants zip code will also be required. A medical credit check will be used to verify the information provided.

Time Frame:

After an application is submitted, immediate results will be provided. The applicant will receive a notification letter outlining whether or not the application has been approved or denied.

Verification of ongoing qualification for financial hardship will be conducted at any time the applicant requests a waiver of radiology charges or other applicable copayment amounts.

Application Process for New Patients requesting Financial Hardship

Applicants who have not been in our office previously can request and complete a **Financial Hardship Application Form**. The form can be obtained by calling the Billing Department at (702) 732-6000 or requested from the SDMI Business office through submission of a written request to PO Box 36900, Las Vegas, NV 89133.

Time Frame:

After an application is received, SDMI will use Experian Health to run a medical credit check to verify the information provided. SDMI has designated the authority to grant or reject requests for financial hardship waivers to the Financial Hardship Division of SDMI. **All decisions will be made within 10 working days from the time that SDMI receives and reviews all required information.**

Applicants will receive a notification letter outlining whether or not the application has been approved or rejected.

All documentation related to the financial hardship waiver process will be maintained in a secure environment.

Verification of ongoing qualification for financial hardship will be conducted at any time the applicant requests a waiver of radiology charges or other applicable copayment amounts.