



## Ingalls Memorial Hospital Policies, Standard Work, and Guidelines

☒Policy ☐Standard Work ☐Guideline

**Name:** Patient Financial Assistance, Discounts and Collections Policy

**Number:** A-040

**Issue Date:** [Click here to enter a date.](#)

**Reviewed Date:** 01-26-2021, July 2021, January 2022,  
September 2022, June 2023, April 2024

### **Purpose:**

UChicago Medicine Ingalls Memorial (“Ingalls”) is a not-for-profit, tax-exempt hospital with a charitable mission of providing care to patients, including those who are economically disadvantaged. Consistent with this commitment, Ingalls has developed this Financial Assistance Policy (the “Policy”) to identify and assist those patients who do not have the means to pay for emergency and medically necessary care provided by Ingalls.

An Ingalls patient will be eligible for financial assistance pursuant to this Policy for emergency and other medically necessary care under either of the following cases: (1) the patient (i) demonstrates financial need; (ii) is an Uninsured or Underinsured Patient; (iii) applies for but is deemed ineligible for governmental assistance (for example, Medicaid); and (iii) meets his or her responsibilities set forth in this Policy, including cooperating with Ingalls in providing the requested information; or (2) Ingalls, in accordance with this Policy, makes an administrative determination that financial assistance is otherwise appropriate.

The Vice President of Revenue Cycle or his/her designee(s) will review the financial assistance policy on a regular basis, but at least annually.

### **Definitions:**

“Family Income” means the sum of a family’s annual earnings and cash benefits from all sources before taxes, less payments made for child support. Examples of Family Income include salaries, legal judgments, unemployment compensation, and investment income.

“Family Size” means the number of individuals listed under “Filing Status” on the patient’s or Patient Guarantor’s most recent tax return. If no tax return is available,

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Family Size shall be the number of individuals residing in the patient's or Patient Guarantor's household. If another individual claims the patient or Patient Guarantor as a dependent on the individual's tax return, then the Family Size may include household members of the individual claiming dependency. "Gross Charges" are Ingalls's charges for its services before any discounts or deductions. Gross Charges are based on Ingalls's charge master rates.

"Health Care Services" means any emergency or other Medically Necessary inpatient or outpatient hospital care, as well as professional services provided by the providers listed in Attachment 4, provided at Ingalls inpatient and outpatient facilities for a particular encounter/admission, including pharmaceuticals or supplies provided by Ingalls to a patient during that encounter/admission. A complete list of Ingalls's inpatient and outpatient locations is included in Attachment 4 to this Policy.

"Medically Necessary" means any inpatient or outpatient hospital service, including physician charges, pharmaceuticals or supplies provided by Ingalls to a patient, that is proper and needed for the diagnosis or treatment of a medical condition; is provided for the diagnosis, direct care, and treatment of a medical condition; meets the standards of good medical practice; and is not mainly for the convenience of the patient or the physician. A Medically Necessary service does not include any of the following: (i) non-medical services such as social and vocational services; or (ii) elective cosmetic surgery, but not plastic surgery designed to correct disfigurement caused by injury, illness, or congenital defect or deformity.

"Patient Balance Due" means the amount that a patient owes Ingalls after all payers have met their payment obligations. For patients with insurance, the Patient Balance Due is the amount remaining after applying the insurer's negotiated discount and the insurer's payments. This includes government payers. For patients with other payment arrangements, the Patient Balance Due is the amount remaining after initial payment has been made.

"Patient Guarantor" means any individual other than the patient who is responsible for paying the patient's bills. Determinations of eligibility and obligations for patients under this Policy also apply to Patient Guarantors.

"Plain Language Summary" means a written statement that notifies an individual that Ingalls offers financial assistance and provides the following additional information in language that is clear, concise, and easy to understand: (i) a brief description of the eligibility requirements and assistance offered under this Policy; (ii) a brief summary of how to apply for assistance under this Policy; (iii) the direct Web site address (or URL) and physical locations where copies of this Policy and the financial assistance application may be obtained; (iv) instructions on how to obtain a free copy of this Policy and the financial assistance application form by mail; (v) contact information, including telephone number and physical location, of the office or department that can provide information about this Policy and application process; (vi) availability of translations of

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this Policy, the financial assistance application form, and Plain Language Summary; and (vii) a statement that no patient who is eligible for financial assistance may be charged more than the Amount Generally Billed (defined below) for Health Care Services.

“Underinsured Patient” means a patient of Ingalls who is covered under a policy of health insurance (including a government payer such as Medicare or Medicaid) but for whom (i) the amount or type of benefit coverage does not cover the charges for the care provided, (ii) the insurer does not have a contract with Ingalls, or (iii) the insurance policy limits have been exceeded. “Uninsured Patient” means a patient of Ingalls who is not covered under a policy of health insurance and is not a beneficiary under a public or private health insurance plan, health benefit, or other health coverage program, including but not limited to high deductible health insurance plans, workers’ compensation, accident liability insurance, or other third party liability insurance.

### **Policy:**

## **I. Charity Care/Financial Assistance**

### **1. Eligibility Criteria.**

A. There are three ways a patient may be eligible for financial assistance:

- i. by a determination that the patient’s Family Income is at or below a certain percentage of the Federal Poverty Guidelines (“Income Based Discount”);
- ii. by a determination that the patient’s expenses for Health Care Services exceed a certain percentage of the patient’s annual Family Income (“Medical Indigency Discount”); or
- iii. if Ingalls learns of certain patient circumstances that by their nature indicate the patient is indigent (“Presumptive Eligibility Discount”) (see Section 2 below).

#### ***B. Income Based Discount***

- i. Eligibility for the Income Based Discount is determined based on the patient’s Family Income and Family Size. Patients with a Family Income of not more than 600% of the Federal Poverty Guidelines for the current year may be eligible for the Income Based Discount for all Health Care Services, as follows:
  - a) For patients whose Family Income is 200% of the Federal Poverty Guidelines or less, the discount will be 100% of the total Patient Balance Due.

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b) For patients whose Family Income is 201% to 600% of the Federal Poverty Guidelines or less, the discount will be 80% of the total Patient Balance Due.

- ii. The Income Based Discount will be applied (1) to all of the patient's prior outstanding Patient Balance Due amounts for Health Care Services regardless of when charges were incurred, and (2) to all Patient Balance Due amounts for Health Care Services provided for one year from the date the financial assistance is approved, unless it is determined prior to the end of one year that the patient no longer qualifies for this Income Based Discount. A patient who receives the Income

Based Discount may re-apply at any time to extend the discount longer than one year.

- iii. A patient who receives less than a 100% discount may submit a complete financial assistance application providing additional information at any time to seek a higher discount.
- iv. The Income Based Discounts, which are attached to this Policy as Attachment 1, are reviewed by the Finance Department each year.

### *C. Medical Indigency Discount*

- i. A patient is not required to pay more than 20% of his/her Family Income for all Health Care Services in a 12-month period. The Medical Indigency Discount applies to any patient whose Patient Balance Due for Health Care Services exceeds 20% of his/her Family Income in the year that the patient received care. See Attachment 1 for examples of the Medical Indigency Discount.
- ii. A patient who notifies Ingalls that his/her Patient Balance Due exceeds 20% of his/her Family Income will be screened for eligibility according to the "Determinations of Eligibility" procedure set forth in Section 3. If Ingalls determines that the total outstanding Patient Balance Due for all Health Care Services exceeds 20% of the patient's Family Income, then the amount that exceeds 20% of the Family Income will be discounted to zero.
- iii. The Medical Indigency Discount applies for all Health Care Services starting with the first episode of services for which the patient seeks the discount. The discount continues for one year after the start date. For Ingalls to determine the maximum amount that can be collected from a qualifying patient during a 12-month period, the patient must inform Ingalls in subsequent inpatient admissions or outpatient encounters that

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the patient has previously been determined to be entitled to the Medical Indigency Discount.

- iv. In determining the balance of the patient's account to be discounted, the balances due for Ingalls and the providers listed in Attachment 4 for the episode of care will be combined to determine if the 20% threshold has been met. Any amounts discounted will be applied on a pro rata basis to the Ingalls and provider balances.

D. *Applicability of Multiple Discounts.* No patient may receive both the Income Based Discount and the Medical Indigency Discount. Rather, Ingalls will apply the better of the two discounts. If a patient qualifies for any other assistance approved by the Finance Department and the patient qualifies for the Income Based Discount or Medical Indigency Discount, the patient will receive the better of the discount amounts, and the discount will be considered financial assistance under this Policy.

E. *Special Circumstances.* Ingalls understands that special circumstances may exist in a patient's life that create financial hardship or other financial challenges and impact a patient's ability to pay for the portion of the Health Care Services expenses remaining after the application of the Income Based Discount or the Medical Indigency Discount. Ingalls may consider a patient's assets, liabilities, and expenses, and may identify whether special circumstances exist that would justify the provision of a higher discount than the patient is otherwise entitled to receive.

## 2. Presumptive Eligibility for Financial Assistance.

A. An Uninsured Patient will be deemed presumptively eligible for a 100% discount of the total Patient Balance Due ("Presumptive Eligibility Discount") for an episode of care, if Ingalls determines one or more of the following criteria applies; no other proof of income will be requested:

- i. Homelessness;
- ii. Deceased with no estate;
- iii. Mental incapacitation with no one to act on patient's behalf;
- iv. Medicaid eligibility, but not on date of service or for non-covered service;
- v. Enrollment in the following assistance programs for low-income individuals having eligibility criteria at or below 200% of the federal poverty income guidelines:
  - a) Women, Infants and Children Nutrition Program (WIC);
  - b) Supplemental Nutrition Assistance Program (SNAP);

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- c) Illinois Free Lunch and Breakfast Program;
    - d) Low Income Home Energy Assistance Program (LIHEAP);
    - e) Enrollment in an organized community-based program providing access to medical care that assesses and documents limited low-income financial status as a criterion for membership; or
    - f) Receipt of grant assistance for medical services.
  - B. Ingalls determines whether a patient qualifies for the Presumptive Eligibility Discount through sources other than a completed financial assistance application, including but not limited to, information in the medical record, patient registration record, or billing account record, or through third party screening services.
  - C. Ingalls determines whether a patient qualifies for the Presumptive Eligibility Discount for each episode of care; such a determination will not apply to Health Care Services provided in future episodes of care. Ingalls will notify the patient that he/she has been deemed eligible for the Presumptive Eligibility Discount.
3. Determinations of Eligibility.
- A. *Application for Public Assistance.* All patients seeking financial assistance must first apply for coverage under public programs, such as Medicare, Medicaid, AllKids, the State Children’s Health Insurance Program, or any other applicable public program. Ingalls will postpone making a final determination of financial assistance under this Policy until after the patient has received a determination on his/her application for public assistance.
  - B. *Automated Eligibility Determination*
    - i. Patients who request or who otherwise indicate a need for financial assistance will be screened for eligibility. Ingalls utilizes a screening service, similar to a credit check, which reviews third party documentation to make an eligibility determination. In addition to the automated screening, patients will also be asked via telephone by a Patient Financial Services representative for supplemental financial information at the time financial assistance is requested or at any other time that additional information is required to make an eligibility determination. If a patient is determined to be eligible for financial assistance that is less than a 100% discount, Ingalls will notify the patient regarding the basis for its determination and the way the patient may apply for more generous assistance (see “Financial Assistance Application Process” below). Patients will be given at least 30 days to apply for more generous assistance before Ingalls will initiate collection activities. Ingalls will then make a determination whether the patient is

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eligible for a more generous discount based on the information provided by the patient in the application and supporting documentation.

- ii. In lieu of this automated screening, a patient seeking financial assistance may submit a financial assistance application and supporting documentation to Ingalls

Patient Financial Services (see “Financial Assistance Application Process” below).

### *C. Financial Assistance Application Process*

- i. As an alternative to the automated process or to be considered for a more generous Income Based Discount or Medical Indigency Discount than offered under the automated eligibility determination, a patient may complete the financial assistance application and submit the application and the requested supporting documentation to Ingalls Patient Financial Services. Ingalls may also request that a patient submit a financial assistance application if it is unable to make an eligibility determination based on the automated process. In support of a financial assistance application, an applicant must:

- a) Provide documentation of Family Income. If a patient is not able to provide any of the documents listed below, Ingalls will work with the patient to determine if there is an acceptable other means of documenting Family Income. Acceptable Family Income documentation will include any one or more of the following:

- a copy of the most recent tax return;
- a copy of the most recent W-2 forms and 1099 forms;
- copies of the 2 most recent pay stubs; or
- written income verification from an employer if paid in cash.

- b) Certify the existence of assets owned by the patient and provide documentation of the value of such assets. If no third party verification exists, then the patient shall certify as to the estimated value of the asset. ii.

If a patient submits an incomplete application, Ingalls will notify the patient about how to complete the financial assistance application and provide an additional 30 days to complete the application.

- iii. A patient who does not comply with the application process will still receive any Income Based or Medical Indigency Discount he/she was deemed eligible for under the automated process, and may still be eligible for the Presumptive Eligibility Discount.

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- D. Ingalls encourages patients to request financial assistance as early as possible. However, a patient may request consideration at any time after he/she has accrued an outstanding balance; Ingalls will evaluate a patient's eligibility under this Policy up to and including during the collections phase. If a patient does not initially qualify for financial assistance, the patient may re-apply to demonstrate a change in circumstances or to provide additional documentation in support of eligibility for financial assistance.
  - E. Ingalls's obligations toward an individual patient under this Policy shall cease if that patient unreasonably fails or refuses to provide Ingalls with requested information or documentation, provides Ingalls with false information or documentation, or fails to apply for coverage under public programs when requested hereunder within 30 days of Ingalls's request to so apply.
  - F. Ingalls will not deny financial assistance based on the applicant's failure to provide information or documentation that is not listed in this Policy or the financial assistance application. Ingalls will not base its determination that a patient is ineligible for financial assistance on (1) information that it reasonably believes is unreliable or incorrect, or (2) a waiver signed by the patient (i.e., a statement that the patient does not wish to apply for financial assistance or receive information about the availability of financial assistance). Ingalls will not use duress or coercive practices to obtain information from a patient, including delaying or denying emergency medical care until the patient provides information requested to determine whether he/she is eligible for financial assistance.
  - G. A patient is required to notify Ingalls if the patient's financial circumstances change significantly while receiving assistance under this Policy.
4. Notification of Eligibility for Financial Assistance.
- A. Ingalls will notify the patient of his or her eligibility determination in writing within 30 days of the date that an eligibility determination is made via automated screening or that the patient submits a completed application. If a patient is determined to be eligible for the Income Based Discount or the Medical Indigency Discount, Ingalls will provide a response letter and billing statement that states (1) the amount the patient owes for the care, (2) how that amount was determined, (3) if the discount is less than 100%, how the patient may apply for more generous assistance, and (4) how the individual can get information regarding the Amount Generally Billed for the care.
  - B. Ingalls will refund to the patient or Patient Guarantor any amount he/she has paid for the care that exceeds the amount due after applying the discount, unless such excess amount is less than \$5 (or such other amount set by notice or other guidance published in the Internal Revenue Bulletin).

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- C. If the patient's account has been sent to a collection agency, Ingalls will notify the collection agency of the discount and require the collection agency to lower the Patient Balance Due, and if no Patient Balance Due remains, will remove the patient's account from the collection agency.

5. Amounts Charged to Patients.

- A. *Estimate of Patient Balance Due.* A patient may seek a written estimate of the costs of the patient's Health Care Services, which will include the estimated amount that the patient's insurance will cover, leaving an estimated Patient Balance Due. Because this is an estimate, Ingalls cannot guarantee that the actual Patient Balance Due will be the same as the estimate.
- B. *Calculation of Gross Charges and Patient Balance Due.* Ingalls's Gross Charges to patients and insurers are its charge master rates. If a patient has insurance or another source of coverage, then the Gross Charges are submitted to any payers identified by the patient. Payers include private payers (e.g., health insurance companies, workers' compensation insurers, liability insurers), government payers (e.g., Medicare, Medicaid), and any other third party who is legally obligated to pay for the patient's Health Care Services. Any discounts for which a patient qualifies under this Policy apply to the Patient Balance Due, which remains after all payers have paid and any negotiated third party discounts are applied. If a patient has no insurance or other source of coverage, then the Gross Charges for the Health Care Services are equal to the Patient Balance Due. See Attachment 1 for examples of how discounts will be applied.

C. *Limitations on Charges*

- i. Except as provided below, the Patient Balance Due for patients who are eligible for financial assistance under this Policy will not be more than the Amount Generally Billed ("AGB"). The AGB represents the average amount generally paid by health insurers for services provided by Ingalls. A detailed explanation of the calculation of the AGB and Ingalls's current AGB percentage can be found in Attachment 2 to this Policy, which will be updated annually.
- ii. The AGB percentage will be applied to Gross Charges for the Health Care Services to determine the maximum amount that a patient will be expected to pay out of pocket. Providers covered by this Policy (listed on Attachment 4) will apply the AGB percentage applicable Ingalls.
- iii. The requirement that the amount billed not exceed AGB (where applicable) is separate from the discounts applied under this Policy. Discounts are applied to the Patient Balance Due, and a patient who is eligible for financial assistance will be billed at the lesser of the AGB for the Health Care Services or the discounted Patient Balance Due.

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- iv. Ingalls will only bill patients who are eligible for financial assistance more than AGB for Health Care Services under the following circumstances:
  - a) The charge in excess of AGB was not made or requested as a pre-condition of providing Medically Necessary care to an individual who was entitled to financial assistance (e.g., an upfront payment required before Medically Necessary care is provided); and
  - b) As of the time of the charge, the patient has not been determined to be eligible for financial assistance for the care. If the patient is later determined to be eligible for financial assistance for the care, Ingalls will refund any amount the patient or Patient Guarantor has paid for the care that exceeds the lesser of the Patient Balance due after the application of the discount or AGB, unless such excess amount is less than \$5 (or such other amount set by notice or other guidance published in the Internal Revenue Bulletin).

6. Notification of Ingalls's Financial Assistance Options.

- A. Ingalls staff and personnel shall refer patients seeking financial assistance to a financial counselor, so that a determination of financial assistance eligibility may be made.
- B. Ingalls will make this Policy, the financial assistance application, and the Plain Language Summary widely available in the following ways:
  - i. Posting on the Ingalls website, and when asked, providing individuals with direction for how to access such information online;
  - ii. Making paper copies of this Policy, financial assistance application, and the Plain Language Summary available upon request and without charge, both by mail and in public locations listed in Attachment 3;
  - iii. To patients who receive care from Ingalls, (1) providing a copy of this Policy; (2) offering a paper copy of the Plain Language Summary as part of the intake or discharge process; (3) including a conspicuous written notice on billing statements about the availability of financial assistance under this Policy including the telephone number of Ingalls Patient Financial Services Department; and (4) setting up conspicuous public displays (or other measures reasonably calculated to attract patients' attention) about this Policy (including in those locations listed in Attachment 3); and

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- iv. Notifying and informing members of the community served by Ingalls about this Policy in a manner reasonably calculated to reach those members who are most likely to require financial assistance.
  - C. This Policy, the financial assistance application, and the Plain Language Summary will be available in Spanish. Ingalls may also make available translation services necessary to complete the financial assistance application.
  - D. The contact information and location to obtain a financial assistance application and the Plain Language Summary are identified on Attachment 3.
7. List of Providers Covered and Not Covered by This Policy.
- A. This Policy applies to Health Care Services provided by Ingalls and the providers listed on Attachment 4 to inpatients and outpatients at Ingalls Memorial, Ingalls Family Care Center Flossmoor, Ingalls Family Care Center Tinley Park, Ingalls Family Care Center Calumet City, Ingalls Care Center Crestwood, Ingalls Home Care, Ingalls Rehabilitation Unit, and Ingalls Same Day Surgery Center, Ltd.
  - B. Attachment 4 to this Policy lists all providers delivering Health Care Services whose services are covered as part of this policy. Attachment 5 lists those providers whose services are not covered as part of this policy. Free copies of these exhibits are also available upon request in the emergency department and registration areas and by mail or by calling 708-915-6000. Apart from University of Chicago employed physicians with University of Chicago Physicians Group, none of the providers listed on the attachments are employees or agents of Ingalls, University of Chicago Medical Center, or University of Chicago, but are independent medical practitioners who have been permitted to use Ingalls for the care and treatment of their patients.
  - C. This Policy does not apply to services that fall outside the definition of Health Care Services or to services provided to non-patients, such as services from the Ingalls pharmacy or third party lab providers.

## **II. Collection Practices**

1. Extraordinary Collection Actions. Extraordinary Collection Actions (“ECAs”) means collection actions requiring a legal or judicial process, involving selling debt to another party, reporting adverse information to credit agencies or bureaus, or deferring or denying, or requiring a payment before providing, medically necessary care because of an individual’s nonpayment of one or more bills for previously provided care covered under Ingalls’s Financial Assistance Policy. Neither Ingalls nor any collection agencies with which it may contract will engage in ECAs.
2. Use of Collection Agencies. Ingalls will bill and, if necessary, pursue collection activities against the patient. The practices below will apply:

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- A. Ingalls will issue four bills to the patient, at least 30 days apart. Once 35 days have passed after the fourth bill (for a total of at least 125 days), Ingalls may submit a patient's outstanding bill(s) to a collection agency unless the patient has established a payment plan. Patients who are current on Ingalls approved payment plans will not be sent to a collection agency. All collection agencies will be required to follow this Policy.
- B. If a patient is receiving financial assistance for one account, the patient may seek financial assistance for other accounts not already subject to this Policy. If a patient's discounted Patient Balance Due is placed with a collection agency as permitted by this Policy, Ingalls will coordinate with the agency to inform it of the discount.
- C. While a determination of eligibility for financial assistance is pending, Ingalls will not send the patient's Patient Balance Due to a collection agency.

### **III. Alternative Discount**

Patients who do not have insurance (called "Self Pay") will receive a 40% discount on all medically necessary charges incurred. This discount is not applied in conjunction with other forms of financial assistance. Uninsured patients who do not qualify for the financial assistance described elsewhere in this Policy may be eligible for this form of assistance for medical services.

### **REFERENCES:**

26 U.S.C. Section 501(r) and implementing regulations found at 26 C.F.R. Section 1.501(r) The Fair Patient Billing Act, 210 ILCS 88 et. seq. and implementing regulations at 77 Ill. Admin. Code Section 4500 et. seq.  
Hospital Uninsured Patient Discount Act, 210 ILCS Section 89 et. seq.

**Interpretation, Implementation, and Revision:** The Finance Department with the guidance of the Office of Legal Affairs shall be responsible for the interpretation of this Policy. The Finance Department shall be responsible for the implementation of this Policy. The CHHD Board of Director's Government and Community Affairs Subcommittee has the authority to revise this Policy.

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## ATTACHMENT 1 Income Based Discount Eligibility Criteria and Discount

### 2024 Financial Assistance Guidelines Discounts

Updated with the 2024 HHS limits

The University of Chicago Medicine

Beginning 1/17/2024

#### UCMC/Ingalls Financial Assistance/Charity Care Guidelines Using HUPDA as Basis:

% of Poverty Guideline	Family Unit Size								Charity Discount	Patient Owes
	1	2	3	4	5	6	7	8		
<b>* CY 2023</b>	\$15,060	\$20,440	\$25,820	\$31,200	\$36,580	\$41,960	\$47,340	\$52,720		
2.00 times	\$30,120	\$40,880	\$51,640	\$62,400	\$73,160	\$83,920	\$94,680	\$105,440	100%	0%
6.00 times	\$90,360	\$122,640	\$154,920	\$187,200	\$219,480	\$251,760	\$284,040	\$316,320	80%	20%

\* Please note: The above information on the 2024 HHS Poverty Guidelines refers to the 48 Contiguous States and D.C. Alaska and Hawaii have separate calculations.

For family units larger than 8, add \$5,380 for each additional family unit member.

### Income Based Discount Example

A patient received Medically Necessary care resulting in Gross Charges of \$100,000. The patient has private insurance that includes a 40% co-pay. The insurer has a negotiated rate with Ingalls that reduces the Gross Charges to \$60,000. The insurer pays its 60%, which is \$36,000, leaving a Patient Balance Due of \$24,000 for the patient. Based on the patient's Family Income and Family Size, the patient receives an 80% Income Based Discount. The patient is responsible for 20% of the Patient Balance Due, or \$4,800 (unless Amount Generally Billed is less, in which case the lesser of the two amounts will apply).

### Medical Indigency Discount Example

The Medical Indigency Discount applies to patients whose Patient Balance Due amounts exceed 20% of their Family Income in the year that the patient received the care.

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**Example:** A patient starts a course of treatment on July 15, 2023. Over the year, the patient's Gross Charges total \$250,000. The patient's insurer has a negotiated agreement with Ingalls under which Ingalls reduces the total charges to \$150,000. The patient's insurer pays 60% of the reduced amount of \$150,000, leaving a Patient Balance Due of \$60,000 (40% of \$150,000).

The patient applies for financial assistance on October 29, 2023. The patient's Family Income is \$75,000. Twenty percent (20%) of the Family Income of \$75,000 is \$15,000. The patient is determined to be eligible for the Medical Indigency Discount on November 13, 2023. Therefore, the maximum amount the patient will be responsible for is \$15,000. The Medical Indigency Discount twelve month period starts on July 15, 2023 (the first date of service) and applies through July 14, 2024. Once the patient has paid \$15,000, all Patient Due Balances for this patient for Health Care Services provided through July 14, 2024 will be discounted to zero.

The patient's bills, which totaled \$60,000, will be discounted as follows.

- Bill dated September 1, 2023 for care provided in July 2023 with a Patient Balance Due of \$10,000 ☐ **Patient will be responsible for entire balance.**
- Bill dated October 1, 2023 for care provided in August 2023 with a Patient Balance Due of \$30,000 ☐ **Patient will be responsible for \$5,000; remaining \$25,000 balance will be reduced to zero.**
- Bill dated November 1, 2023 for care provided in September 2023 with a Patient Balance Due of \$20,000 ☐ **Entire \$20,000 balance will be reduced to zero.**

All future bills for Health Care Services through July 14, 2024 will be reduced to zero.

## **ATTACHMENT 2 Amounts Generally Billed Calculation**

### Amounts Generally Billed Calculation

Ingalls Memorial Hospital provides financial assistance to medical indigent patients meeting the eligibility criteria outlined in the Financial Assistance Policy for Medically Indigent Patients. After the patient's account(s) is reduced by the financial assistance adjustment based on policy, the patient is responsible for the remainder of his or her outstanding patient account which shall be no more than amounts generally billed (AGB) to individuals who have Medicare fee for service and private health insurers for emergency and other medically necessary care. The Look Back Method is used to determine AGB. Patients or members of the public may obtain this summary document at no charge by contacting the hospital billing office. Amounts Generally Billed is the sum of all amounts of claims that have been allowed by health insurers divided by the sum of the associated gross charges for those claims.

$AGB \% = \text{Sum of Claims Allowed Amount \$} / \text{Sum of Gross Charges \$ for those claims}$

Allowed Amount = Total charges less contractual adjustments

If no contractual adjustment is posted then total charges equals the allowed amount.

Denial adjustments are excluded from the calculation as denials do not impact allowed amount.

On an annual basis the AGB is calculated for each hospital.

- The Look Back Method is used and is based on the March 1, 2022 to February 28, 2023 twelve (12) month period.
- Includes Medicare fee for service and Commercial payers
- Excludes Payers: Medicaid, Medicaid pending, uninsured, self pay case rates, Medicare facility billing, motor vehicle and liability, and worker's compensation.

Hospital: Ingalls Memorial Hospital

Amounts Generally Billed: 24.56%

Effective:

July 1, 2023

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### **ATTACHMENT 3 Obtaining Ingalls Financial Assistance Policy, Financial Assistance, Application, Plain Language Summary, and Available Translations**

There are several ways to obtain the Ingalls Financial Assistance Policy, a financial assistance application, the Plain Language Summary, and Spanish translations:

**1. Visit our website at:**

<https://www.uchicagomedicine.org/patients-visitors/patient-information/billing/financial-assistance-at-ingalls>

- Or from the UChicago Medicine homepage, [www.uchicagomedicine.org](http://www.uchicagomedicine.org), under the “Patients & Visitors” menu, click “Billing.” “Financial Assistance at Ingalls” information is available on the left side of the “Billing & Financial Assistance” page.

**2. Pick-up a paper copy at the following locations:**

- Ingalls Memorial Hospital, Emergency Room and Admitting office, One Ingalls Drive, Harvey, IL 60426
- Ingalls Family Care Center Flossmoor, 19550 Governors Highway, Flossmoor, IL 60422
- Ingalls Family Care Center Tinley Park, 6701 West 159<sup>th</sup> Street, Tinley Park, IL 60477
- Ingalls Family Care Center Calumet City, 1600 Torrence Avenue, Calumet City, IL 60409
- Ingalls Care Center Crestwood, 4742 Cal Sag Road, Crestwood, IL 60445
- Ingalls Home Care, One Ingalls Drive, Harvey, IL 60426

**3. Call UChicago Medicine at (708) 331-1100**

- ☐ If financial assistance is requested, a patient financial services representative will either initiate the automated eligibility determination process, or if requested by the patient, mail the financial assistance application at no charge

**4. Email [billinginquiry@uchicagomedicine.org](mailto:billinginquiry@uchicagomedicine.org)**

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**5. Write to the below address and an application will be mailed at no charge:**

University of Chicago Medicine,  
Ingalls Memorial FAP Application  
Processing One Ingalls Drive  
Harvey IL 60426-9988

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**For the Ingalls Financial Assistance Policy, a Financial Assistance Application, and the Plain Language Summary in Spanish or other languages call (708) 331-1100.**

Para la Póliza de Asistencia Financiera de Ingalls, una Aplicación para Asistencia Financiera, y el Resumen en Pleno Lenguaje (en español) o en otros ciertos idiomas, llame al (708) 331-1100.

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## ATTACHMENT 4

Ingalls Inpatient and Outpatient Locations and Providers Covered By This Policy This Policy covers emergency and other medically necessary care provided to inpatients and outpatients at UChicago Medicine Ingalls Memorial Hospital, Ingalls Family Care Center Flossmoor, Ingalls Same Day Surgery, Ingalls Family Care Center Tinley Park, Ingalls Family

Care Center Calumet City, out-patient services at Ingalls Quick Care Center Crestwood, Ingalls Center for Occupational Rehabilitation Services, Ingalls Home Care, and Ingalls Rehabilitation Unit, by the following providers. The University of Chicago Physicians Group are employed faculty physicians of the University of Chicago. None of the other providers listed on this attachment are employees or agents of Ingalls, University of Chicago Medical Center, or University of Chicago, but are independent medical practitioners who have been permitted to use Ingalls for the care and treatment of their patients.

<b>Provider/Group</b>	<b>Department/Specialty</b>
University of Chicago Physicians Group	
UCM Care Network Medical Group, Inc.	
Primary Healthcare Associates, S.C.	
Envision Physician Services	Emergency Medicine
Radiology Imaging Consultants, S.C.	Radiology
Team Health	Medicine
Associated Laboratory Physicians, S.C.	Pathology
BREG Durable Medical Equipment (DME)	Durable Medical Equipment

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## ATTACHMENT 5

### Ingalls Inpatient and Outpatient Locations and Providers NOT Covered By This Policy

Providers:

<b>Last Name</b>	<b>First Name</b>	<b>Degree</b>	<b>Department</b>
Abbasi	Tahir	MD	Medicine
Abbasi	Ismail	MD	Pediatrics
Abdou	Ahmed	MD	Medicine
Abed	Aziz	MD	Emergency Medicine
Abood	Adel	MD	Emergency Medicine
Aboyaji	Olufemi	MD	Medicine
Abramovske	Toni	MMSPA	Emergency Medicine
Abu Inseir	Sager	DNP	Medicine
Achankunju	Jyothi	MD	Medicine
Adrian	Rene	MD	Emergency Medicine
Aggarwal	Nimit	MD	Medicine
Ahart	Michael	MSN	Medicine
Ahart	Brittiany	MSN	Medicine
Ahmad	Ijaz	MD	Medicine
Ahmed	Chaudhary	MD	Medicine
Ahmed	Mohammed	MD	Medicine
Ahmed	Vasia	MD	Medicine
Ahmed	Danish	MD	Medicine
Ahmed	Saud	MD	Radiology
Ahsan	Sundus	MMSPA	Emergency Medicine
Akaeze	Dorothy	FNP	Emergency Medicine
Akindunbi	Danyatta	NP	Psychiatry
Ali	Husam	MD	Medicine
Almeda	Francis	MD	Medicine
Alwakkaf	Ahmad	MD	Medicine
Amin	Bharti	MD	Pediatrics
Anani	Ashraf	MD	Medicine
Andrade	Holden	MSN	Radiology
Andriacchi	Dominic	DPM	Surgery
Andriusis	Janine	DO	Emergency Medicine
Angelopoulos	Nicholas	DO	Anesthesiology
Aragon	Luis	RSA	Surgery
Aribindi	Ram	MD	Surgery
Arimilli	Seshank	MD	Medicine
Arnett	Bridgette	MD	Medicine
Asadullah	Khaja	MD	Medicine
Atassi	Wadah	MD	Medicine
Aung	Soe	MD	Medicine
Awan	Muhammad	MD	Emergency Medicine
Aziz	Naaz	MD	Medicine
Aziz	Hossam	SA-C	Surgery
Babaa	Nidal	MD	Medicine

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Baeshu	Ashraf	MD	Pediatrics
Balboa	Jose	RSA	Surgery
Balbus	Michael	MD	Pediatrics
Ballard	Darren	MD	Medicine
Banzon	Eleanor	MD	Medicine
Barakat	Mohamad	MD	Medicine
Barber	Megan	DO	Medicine
Bardwell	Roy	DO	Family Practice
Beaver	Bart	DPM	Surgery
Beck	Jerry	FNP-BC	Emergency Medicine
Beshay	Nader	MD	Medicine
Bhan	Varsha	MD	Medicine
Bhan	Shikha	MD	Medicine
Bhanushali	Gautam	MD	Medicine
Bhatti	Umar	DO	Medicine
Bonaminio	Phyllis	MD	Medicine
Boxley-Gillespie	Kia	MD	Emergency Medicine
Brahmbhatt	Nimeet	MD	Medicine
Branch	Dana	MD	Medicine
Brandon	Eden	MD	Medicine
Brink	Dale	DPM	Surgery
Brown	Arlette	MD	Ob/Gyn
Bryant	Raymond	MSN	Psychiatry
Buck	Michael	DPM	Surgery
Burge	Patricia	FNP-BC	Emergency Medicine
Burns	Michelle	DO	Emergency Medicine
Cabugason	Elaine	MD	Medicine
Campbell	William	DO	Family Practice
Castaner	Angel	MD	Medicine
Chahin	Abdullah	MD	Medicine
Chandra	Lokesh	MD	Medicine
Chandran	Megan	DO	Radiology
Chatterjee	Madhumita	MD	Emergency Medicine
Chaturvedi	Vivek	MD	Surgery
Chavin	Grant	MD	Surgery
Chelich	Matthew	DO	Family Practice
Chinnappan	Raj	MD	Radiology
Chu	Jennifer	MD	Medicine
Chudgar	Nirav	MD	Medicine
Civantos	Joseph	MD	Surgery
Cohen	Jack	MD	Surgery
Collins	Rashonda	BSPAC	Emergency Medicine
Conniff	Cory	MD	Medicine
Conti	Thomas	MD	Surgery
Coolidge	Ross	DO	Medicine
Craig	Joseph	MD	Medicine
Crain	Sandre	MSN	Emergency Medicine
Crema	Jillian	MPAS	Surgery
Crevier	William	MD	Medicine

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Dalane	Scott	MD	Radiology
Dave	Ankur	DO	Medicine
Dave	Shivali	MSPA	Emergency Medicine
Davis	Nneka	FNP-C	Emergency Medicine
Del Priore	Anthony	MD	Medicine
Desai	Shamit	MD	Radiology
Di Novo	Julie	FNP-BC	Emergency Medicine
Diab	Mazen	MD	Medicine
Dixon	Shelly	MD	Pediatrics
Dola	Samer	MD	Pathology
Donthamsetti	Vikrant	DO	Surgery
Doshi	Ripple	MD	Medicine
Dudak	Jennifer	BSPAC	Medicine
Dumford	Kathleen	MD	Radiology
Durham	Joseph	MD	Surgery
Ekenna	Chidinma	MD	Medicine
Elbashabsheh	Mohammad	MD	Medicine
Elharriif	Khalid	MD	Medicine
Elshafei	Adam	MD	Medicine
Elsheikh	Malak	MD	Medicine
Elyaman	Ala	DO	Medicine
Emebo	Marcus	MD	Emergency Medicine
Escobar Carrasquero	Luis	MD	Medicine
Estrada	Ma Aurora Emma	MSN	Medicine
Ezeani	Chioma	MD	Medicine
Fanto	Salvatore	MD	Surgery
Farrokh-Siar	Lili	MD	Surgery
Feng	Henry	MD	Surgery
Fiore	Ralph	DO	Medicine
Flores	Elbio	MD	Pathology
Foggie	Goldwyn	MD	Ob/Gyn
Fordwor-Koranteng	Ama	MD	Pediatrics
Fregia	Adrienne	MD	Medicine
Gandhi	Harivadan	MD	Pediatrics
Ghadai	Ahmed	MD	Medicine
Ghannam	Maysoun	MS	Pathology
Gharavi	Rad	MD	Psychiatry
Ghavami-Shirehjini	Forough	DO	Medicine
Gilbert	Perry	MD	Radiology
Girgis	Yousry	MD	Medicine
Gonzalez	Jaime	DO	Emergency Medicine
Goodman	Daniel	MD	Medicine
Gopi	Ram	MD	Medicine
Gordon	Paul	MD	Surgery
Green	Lisa	DO	Family Practice
Griffiths	Allison	MD	Radiology
Grossett	Robert	MD	Radiology
Guillen Bastidas	Guillermo	SA-C	Surgery
Guirguis	Samuel	DO	Radiology

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Gwozdz	Klaudia	MSN	Medicine
Hamadeh	Muhammad	MD	Medicine
Hammad	Mohammed	MD	Medicine
Harris	Tasha	MD	Emergency Medicine
Hasan	Muhammad	MD	Medicine
Hasan	Ammar	MD	Medicine
Hasan	Sohail	MD	Surgery
Haseeb	Syed	SA-C	Surgery
Hashmi	Syed	MD	Medicine
Hayes	Ernest	MD	Ob/Gyn
Heilicser	Bernard	DO	Emergency Medicine
Henkle	Gregory	MD	Radiology
Hoang	Ming	MD	Radiology
Hockenberry	Lester	MD	Medicine
Hollander	Nicole	BSN	Surgery
Homan	Trisha	MSN	Medicine
Horowitz	Matthew	MD	Medicine
Houston	John	MD	Surgery
Howard	Jenetria	MSN	Emergency Medicine
Hulten	Bradley	MD	Emergency Medicine
Hunsaker	Keith	MD	Radiology
Hunter	James	MD	Pediatrics
Hussain	Mohammed	MD	Medicine
Hussein	Ahmad	MD	Emergency Medicine
Ikerodah	Glory	MSN	Surgery
Ingram	Dawn	SA-C	Surgery
Ittmann	Patricia	DO	Pediatrics
Jackson	Shawntell	MSN	Emergency Medicine
Jafri	Ejaz	MSN	Psychiatry
Jain	Pankaj	MD	Medicine
Jain	Dinesh	MD	Medicine
Jamalvi	SM	MD	Medicine
Jawed	Rabia	DO	Medicine
Jensen	Jerry	DO	Medicine
Jha	Kamlesh	MD	Pediatrics
Johnson	Byron	MD	Radiology
Johnson	Yvette	MSN	Psychiatry
Jomi	Jerry	MD	Medicine
Jones	Dorothy	MD	Medicine
Joseph	Sebastian	MD	Medicine
Joshi	Atul	DO	Emergency Medicine
Judge	Joseph	MD	Radiology
Julka	Rahul	MD	Medicine
Junia	Jody Allan	MD	Medicine
Kalawadia	Sejal	MD	Medicine
Kalra	Salil	MD	Medicine
Kamath	Deepa	DO, MPH	Medicine
Kanani	Reza	MD	Medicine
Kandah	Walid	DO	Emergency Medicine

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Kathuria	Kanik	MD	Medicine
Katz	Arthur	MD	Surgery
Kcomt	William	MD	Medicine
Keele	Kevin	MD	Radiology
Khalid	Syed	DO	Emergency Medicine
Khalid	Akbar	DO	Emergency Medicine
Khan	Shabaz	MD	Medicine
Khan	Farooq	MD	Medicine
Khilfeh	Hamdi	MD	Medicine
Khilwani	Ashok	MD	Medicine
Kmicikewycz	Alexander	MD	Medicine
Kolonda	Fathima	MD	Anesthesiology
Koscielski	Daniel	MD	Radiology
Kowalczyk	James	DO	Emergency Medicine
Kowalzyk	Daniel	DO	Emergency Medicine
Krygsheld	Timothy	DPM	Surgery
Kubilius	Reda	MSN	Emergency Medicine
Kung	John	MD	Surgery
Kunz	Brandon	DPM	Surgery
Kuprien	Ross	MD	Radiology
Labana	Neal	MD	Surgery
Lakshminarayan	Gowri	MD	Medicine
Lane	Aisha	RSA	Surgery
Larrieu	Marcus	MSN	Emergency Medicine
Lasisi	Chibuzo	MSN	Emergency Medicine
Leb	Stephen	MD	Medicine
Lee	Ramon	MD	Surgery
Lerner	Cynthia	MD	Pediatrics
Levrant	Seth	MD	Ob/Gyn
Lin	Anna	DO	Emergency Medicine
Lin	Andy	MD	Medicine
Lopatka	Keith	MD	Medicine
Lowery	Kathleen	MSN	Emergency Medicine
Lubeck	David	MD	Surgery
Lubera	Steven	DO	Emergency Medicine
Lyons	Nicholas	MMS	Emergency Medicine
MacCumber	Matthew	MD	Surgery
Majumdar	Mahfuzul	MD	Emergency Medicine
Malhotra	Neil	MD	Anesthesiology
Malhotra	Nitin	MD	Anesthesiology
Malik	Zakaria	DO	Medicine
Malik	Imran	MD	Pediatrics
Mankowski	Patricia	MSN	Emergency Medicine
Markus	Robert	MD	Surgery
Martin	Anisha	MD	Radiology
Maze-Rothstein	Galen	MD	Medicine
McClurkin, Jr.	Clark	MD	Medicine
McLaren	Danielle	BS	Surgery
McManus	Timothy	PsyD	Psychiatry

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Medavaram	Rama	MD	Family Practice
Meghpara	Bhagvanji	DO	Surgery
Mehta	Saumya	DO	Medicine
Mendez	Ray	MD	Emergency Medicine
Messer	Juliana	MSN	Radiology
Migally	Farida	MD	Medicine
Mihalov	Sarah	MD	Medicine
Mills	Sarah	DO	Medicine
Minaker	Samuel	MD	Surgery
Misra	Sasmita	MD	Radiology
Mister	Antonio	MD	Medicine
Modieh	Lena	MSN	Emergency Medicine
Moolayil	Kumar	MD	Psychiatry
Moore	Carol	DPM	Surgery
Morales	Denise	MSN	Emergency Medicine
Morris	Cynthia	MSN	Medicine
Morrow	Christen	MD	Emergency Medicine
Munoz	Alfredo	MS	Pathology
Murray	Kimario	MSN	Emergency Medicine
Musleh	Amer	MSPA	Emergency Medicine
Nabelsi	Sameh	MD	Medicine
Nagesh	Darshan	DPM	Surgery
Najeeb	Syed	MD	Medicine
Nawas	Sammy	MD	Surgery
Nayak	Veena	MD	Medicine
Nazir	Saif	MD	Emergency Medicine
Neri	Gregory	MD	Radiology
Nguyen	Mai	MD	Emergency Medicine
Nicholas	Daniel	PsyD	Psychiatry
Nissan	Hani	MD	Surgery
Nomanbhoy	Yunus	MD	Medicine
Nunley	Loren	MD	Medicine
Obajuluwa	Ademola	MD	Radiology
Ocheltree	Sara	MD	Medicine
O'Connell	Naila	MSN	Emergency Medicine
O'Connor	Kevin	DPM	Surgery
Oehler	Jason	BS	Radiology
Oganwu	Rita	MD	Medicine
Olewinski	Rylee	MD	Radiology
Olson	Gregory	MD	Medicine
O'Mara	Michael	DO	Emergency Medicine
Onyewuchi	Otuonye	MD	Medicine
Oparanozie	Obioma	MD	Ob/Gyn
Oraham	Tina	MSN	Medicine
Ornowski	Wojciech	MD	Medicine
Osinowo	Oluseun	MSN	Medicine
Pahwa	Harneet	MD	Medicine
Panicker	Anisha	MD	Emergency Medicine
Papa	Satnam	MD	Radiology

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Parikh	Raxit	DO	Emergency Medicine
Parikh	Dilipkumar	MD	Medicine
Park	Samuel	MD	Surgery
Parkes	Megan	MD	Medicine
Patel	Chirag	DO	Medicine
Patel	Sagar	DO	Medicine
Patel	Vivek	DPM	Surgery
Patel	Vipul	DPM	Surgery
Patel	Vedvati	MD	Medicine
Patel	Rajesh	MD	Surgery
Patel	Nisha	MSPA	Emergency Medicine
Paul	Ritika	MD	Medicine
Peng	Lisa	MD	Medicine
Peralta-Machado	Francina	MD	Medicine
Perozzi	Maria	MS	Anesthesiology
Philip	Sajan	MPAS	Emergency Medicine
Piepenbrink	Rachel	CSFA	Surgery, General
Pinjala	Nina	MD	Emergency Medicine
Pollack	John	MD	Surgery
Presutti	Wayne	MSN	Medicine
Pulimi	Sandeep	MD	Medicine
Purcell	Angela	MSN	Emergency Medicine
Puri	Mohammad	MD	Medicine
Raiji	Veena	MD	Surgery
Ranganathan	Thodur	MD	Psychiatry
Rangsithienchai	Pisit	MD	Pediatrics
Ravage	Zac	MD	Surgery
Raza	Syed	MD	Medicine
Reddy	Syam	MD	Radiology
Richardson	Arlene	MD	Radiology
Ril	Joyce	DO	Medicine
Roberti Moccia	Otoniel	SA-C	Surgery
Roberti-Gonzalez	Jose	SA-C	Surgery
Roberts	Mark	MD	Pathology
Robinson	Carl	MD	Medicine
Robledo	Cristobal	RSA	Surgery
Rohr	Ashley	MD	Surgery
Romberg	Michael	MD	Surgery
Roth	David	MD	Anesthesiology
Ruggero	Kathleen	DO	Medicine
Rzany	Amanda	DNP	Psychiatry
Sabherwal	Naryan	MD	Surgery
Saed	Khaled	RSA	Surgery
Said	Albara	MD	Medicine
Sakyi	Denise	MD	Medicine
Salah	Yusuf	MD	Psychiatry
Salamah	Qussai	MD	Medicine
Salem	Dhafer	MD	Medicine
Sam	Ronald	DO	Emergency Medicine

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Samad	Adel	MD	Medicine
Samson	Suresh	MD	Medicine
Sanchez	Patrick	DPM	Surgery
Sarguroh	Tauseef	MD	Medicine
Savage	Judith	MD	Pediatrics
Sawyer	Nia	MD	Radiology
Sbai	Chaden	MD	Medicine
Schmitt	Richard	MD	Emergency Medicine
Schneider	Matthew	MSPA	Emergency Medicine
Seshadri	Venkat	MD	Surgery
Shah	Arpit	DO	Medicine
Shah	Malathi	MD	Medicine
Shah	Biren	MD	Ob/Gyn
Shah	Arpeet	MD	Surgery
Shaka	Hafeez	MD	Medicine
Sharma	Bansi	MD	Medicine
Sharma	Kailash	MD	Medicine
Sharma	Rekha	MD	Medicine
Shastri	Priya	MD	Emergency Medicine
Shen	Jason	MD	Medicine
Sierra-Fernandez	Hernan	MD	Pediatrics
Simpson	Kareen	MD	Medicine
Skinner	Evan	MSN	Medicine
Skripkauskas	Dainius	SA-C	Surgery
Slomka	Magdalena	MD	Medicine
Smith	Diane	DNP	Radiology
Smith	Steven	MD	Medicine
Smith	Rudyard	MD	Medicine
Smolinski	Trevor	DPM	Surgery
Sobrero	Maria	MD	Medicine
Solans	Enric	MD	Pathology
Sonty	Sriram	MD	Surgery
Sowade	Olalekan	MD	Medicine
Starr	Kenneth	RSA	Surgery
Stephani	Rachel	BS	Emergency Medicine
Stockton	Donna	MD	Medicine
Stossel	Mark	MD	Emergency Medicine
Subramanian	Sanjay	MD	Medicine
Sud	Madhupa	MD	Pediatrics
Sundram	Sandy	MD	Medicine
Sutrave	Yogesh	RSA	Surgery
Suwan	Nesreen	MD	Medicine
Syed	Nasir	MD	Psychiatry
Tabriz	Muhammad	MD	Medicine
Tanase	Emma	MD	Anesthesiology
Tanveer	Shahida	MD	Pediatrics
Thaker	Avesh	DO	Medicine
Thomas	Cynthia	MD	Medicine
Thomas	Joseph	MD	Ob/Gyn

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Thompson	James	MD	Medicine
Thukral	Anjali	MD	Ob/Gyn
Ticho	Benjamin	MD	Surgery
Tigue	Taylor	MSPA	Emergency Medicine
Touleimat	Bsher	MD	Medicine
Tran	Kim	MSN	Medicine
Tsakopoulos	Angelo	MD	Family Practice
Tsimerinov	Evgeny	MD	Medicine
Tyl	Emily	MSN	Medicine
Valia	Bhupinder	MD	Medicine
Vandenberg	Daniel	MD	Medicine
Varquez	Jeanette	MSN	Emergency Medicine
Vols	Phyllis	SA-C	Surgery
Ward	Michael	MD	Family Practice
Wassef	Samir	MD	Pediatrics
Watters	Janine	MSN	Psychiatry
Weiss	David	MD	Medicine
Wardi	Asem	MD	Medicine
Wilbert	Catherine	MD	Ob/Gyn
Wilczynski	Michael	DO	Radiology
Williams	Timothy	MD	Medicine
Yamanaka	Travis	MD	Medicine
Yarlagadda	Jay	MD	Medicine
Yeh	Jeffrey	MD	Anesthesiology
Zager	Emil	DPM	Surgery
Zaidi	Shahla	MD	Family Practice
Zain Elabidin	Awfa	MD	Medicine
Zak	Steven	MD	Medicine
Zakkar	Mohamed	MD	Medicine
Zamlut	Mahmud	MD	Medicine
Zimmer	Julie	MSN	Emergency Medicine
Zufishan	Nausheen	MD	Medicine

*Last updated September 2023*

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