

# Financial Assistance Policy



Cooper University Health Care's mission is to serve, to heal and to educate by offering innovative and effective systems of care and by bringing people and resources together, creating value for our patients and the community. Cooper strives to benefit the region through work in these ways, while supporting the areas in which we live and work. As part of that commitment, Cooper University Health Care appropriately serves patients in difficult financial circumstances and offers Financial Assistance to those who have an established need to receive emergency and other medically necessary services.

Offering Financial Assistance is just one component of Cooper University Health Care's charitable mission. Cooper's effort to serve every patient every day through integrated clinical practice, education and research are vital to Cooper University Health Care's charitable purpose.

Financial Assistance – eligible individuals include patients who do not have insurance and patients who have insurance but are underinsured. Opportunities for Financial Assistance may be reviewed before or after a service is rendered, but patients must cooperate with any insurance claim submission, exhaust their insurance or potential insurance coverage, and complete the application process in full before becoming eligible for Financial Assistance.

Patients who want to apply for Financial Assistance or who have been identified as a potentially eligible for Financial Assistance will be informed of the application process.

Patients or their representative can obtain a Financial Assistance Screening application or a full copy of Cooper's Financial Assistance Policy in the mail by contacting Financial Counseling at **856.342.3140**. A hardcopy is available by visiting any of our more than 100 hospital or practice locations, or downloading and printing the financial application at no charge from our Web site at **CooperHealth.org/patient-guide/ financial-matters**.

This information will be available in various languages, including English, Spanish, Vietnamese and Korean.

There are some important steps to complete your application for Financial Assistance.

You will be asked to provide the following information:

- Proof of completion of Financial Assistance application process, as applicable.
- Proof of household income (pay stubs for the past 90 days).
- A copy of three most recent bank statements from all banking or credit union institutions of the household.
- A copy of the two most recent tax returns, including all tax schedules of patient, spouse or any person who claims the patient as a tax dependent.
- Full disclosure of claims and/or income from personal injury and/or accident – related claims.

Amounts charged for emergency and medically necessary services to patients eligible for Financial Assistance will not be more than the amount generally billed to individuals with insurance covering such care.

**Any questions about eligibility or about the process to apply can be directed to our Financial Counselors at 856.342.3140. Cooper's Financial Counselors are ready to help you with any questions about submitting your Financial Assistance Screening application.**