

Hospital Policy

CATEGORY: Finance

Hospital Policy No. 403
Effective Date: 11/2022
Supersedes: 10/2016

SUBJECT: **LECOM Medical Center and Behavioral Health Pavilion FINANCIAL ASSISTANCE POLICY**

PURPOSE: LECOM Medical Center and Behavioral Health Pavilion is committed to providing charity care and financial assistance to persons who have healthcare needs and are uninsured, underinsured, ineligible for a government program, or otherwise unable to pay, for medically necessary care based on their individual financial situation. Consistent with its mission to deliver compassionate, high quality, affordable healthcare services and to advocate for those who are poor and disenfranchised, LECOM Medical Center and Behavioral Health Pavilion strives to ensure that the financial capacity of people who need health care services does not prevent them from seeking or receiving care.

POLICY: LECOM Medical Center and Behavioral Health Pavilion will provide, without exception, care for **emergency medical conditions** to all patients seeking such care, regardless of ability to pay or to qualify for financial assistance, in accordance with the requirements of the Emergency Medical Treatment and Active Labor Act (EMTALA).

Eligible services are for emergency and medically necessary services only. Financial Assistance does not apply to cosmetic services, fertility, or non-medically necessary elective procedures.

Criteria Relating to Financial Assistance:

Financial Assistance is available for:

Uninsured: The patient has no level of insurance or third party assistance to assist with meeting his/her payment obligations.

A patient that has out-of-pocket expenses that exceed his/her financial abilities.

Services and Providers Available for Discount

Financial Assistance applies only to medically necessary services. Discounts do not apply to cosmetic services, fertility, or non-medically necessary elective procedures.

The Financial Assistance policy applies to all Hospital facility billing. For the professional component of billing, the Financial Assistance Policy covers only Hospital employed Physicians. Any physician that is not employed by LECOM Medical Center and Behavioral Health Pavilion is not covered under the Hospital Financial Assistance Policy. For a listing of Physicians covered under the Hospital Policy see Appendix B of the Financial Assistance Policy.

Discounts

Free care and discounts are available to patients that meet the criteria indicated under “Financial Assistance is available for” above. See the Financial Assistance Sliding Scale under the Hospital’s Charity Care Policy.

Discounts are based on the federal poverty level for households with various levels of family members. The discount is applied against the patient responsibility (which is the allowable insurance charges less the amount paid by the insurer). Higher discounts go to households with a lower level of income. Patient discounts begin at 25% and increase by 25% increments as the household income goes down. The discounts begin at the 400% of income poverty level, and when income falls to 250% or less than the federal poverty level, a 100% discount is applied against the patient responsibility.

Example of service qualifying for financial assistance:

A patient with a household of four and income of \$70,000 has a medically necessary procedure for which insurance allows \$9,000. Insurance will pay \$6,000 and the patient is responsible for \$3,000 of the amount allowed. Under financial assistance, the patient would qualify for a 75% discount since the household income is greater than \$62,750, but less than or equal to \$75,300 for a household size of 4. The patient responsibility of \$3,000 is discounted to \$750 after subtracting the 75% discount on the \$3,000 patient responsibility.

Patient Responsibility

The requirements that were initiated under the Affordable Care Act of 2010 require that a patient's personal responsibility for payment can be no more than gross charges, and it cannot be more than Amounts Generally Billed (AGB). There are various methods of computing AGB under the regulations. The Hospital has chosen the Prospective method using Medicare allowed charges as the basis for its limitation on what the individual is personally responsible for paying. Following the determination of FAP eligibility, a FAP eligible individual may not be charged more than AGB for emergency or other medically necessary care.

Example 1): The reimbursement amount for a given inpatient procedure is \$7,000 (the AGB limit). The reimbursement amount allowed by the patient's private insurer is \$10,000 for which the patient is responsible to pay \$2,000 for co-pays and deductibles. The patient responsibility cannot be more the \$7,000 AGB. For this example, the Hospital is eligible to receive the full \$10,000 (\$8,000 from insurance and \$2,000 from the patient) for the procedure given that the patient's responsibility of \$2,000 does not exceed the \$7,000 AGB ceiling that limits a patient's responsibility.

Example 2) The Medicare reimbursement for a given outpatient procedure is \$2,000 (the AGB limit). The reimbursement amount from the patient's private insurer is \$4,000 that includes \$3,000 for co-pays and deductibles. For this example, the Hospital is eligible to receive only \$3,000 (\$1,000 from insurance and \$2,000 from the patient) for the procedure since the patient's responsibility of \$3,000 would be \$1,000 higher than the \$2,000 AGB limit.

Process for Applying for Financial Assistance

Self-Pay Patients

We automatically initiate Financial Assistance procedures in the form of Self-pay adjustment to the Medicare rates if you are Self-pay.

Insured Patient

For patients with insurance, the patient completes a Charity Care Application. Financial Assistance given will be determined by the level of

household income corresponding to the number of family members (which qualify as a “dependent” for federal income tax purposes), and household expenses where there are extenuating circumstances. The income listed on the application must have appropriate supporting documentation.

Presumptive Eligibility

The Hospital may initiate financial assistance based on presumptive eligibility. A presumptive eligibility determination may be made where an application is not completed by the patient, where information provided by the patient is not deemed adequate, or there are other known extenuating circumstances. For sources of information that may be used for presumptive eligibility see appendix A of the Financial Assistance Policy (which is also included in the Hospital Charity Care Policy).

Non-emergent services

Requests for financial assistance should be obtained prior to the performance of services (and must also meet medical necessity).

Remaining balances

Patients are responsible for paying a remaining balance and a payment plan may be established.

Assistance on Application

The patient is given the option to have help in completing the application. The phone number to obtain assistance is provided on the financial assistance brochure that was provided upon discharge of services. Access to the Financial Assistance Summary is also possible at the Hospital or the Hospital's website.

Actions Taken in the Event of Nonpayment

For nonpayment, the LMC standard collection process applies:

A 30-day letter is issued for a remaining balance after two successive billing statements.

A 10-day letter is issued warning of submission of the account to an outside collection agency.

Patient statements that are returned as undeliverable by the U.S. Post Office may be referred to a collection agency.

Unsuccessful Collection Attempts

Where attempts to collect the patient balance, the balance will go to a third party collection agency.

Measures to Widely Publicize the Policy within the Community Served

Hospital

LMC posts the availability of its Financial Assistance Policy at all Hospital registration waiting areas (the Emergency Room and Radiology) including copies for distribution upon request.

Paper copies are also available at the Hospital front desk.

Patient Intake

A summary copy of its Financial Assistance Policy is provided to all patients at intake. Locations include the Emergency Room, Inpatient Admittance, Lab, Outpatient Location, Partial Program, PT Wellness Center, Inpatient Rehabilitation.

Patient Accounting

Financial Counselors will make a summary copy of its Financial Assistance policy to all uninsured and anyone who request it.

Hospital Website

The Financial Assistance Policy, Financial Assistance Summary including Assistance Application, and the Charity Care Policy are available at its website: ***<http://lecomhealth.com/community-hospital/patient-services>***

Community Healthcare agencies

LMC provides a summary copy of its Financial Assistance Policy at various Community Healthcare agencies to the community it serves.

REVISED: 10/2016, 5/2018

Reviewed: 08/23, 12/24

Appendix A
Presumed Financial Assistance
(This is also a section of the Hospital Charity Care Policy #402)

There are instances when a patient may appear eligible for charity care discounts, but there is no financial assistance form on file due to a lack of supporting documentation or actual known extenuating circumstances. Often there is adequate information provided by the patient or through other sources, which could provide sufficient evidence to provide the patient with charity care assistance. In the event there is no evidence to support a patient's eligibility for charity care, LECOM Medical Center and Behavioral Health Pavilion could use outside agencies in determining estimate income amounts for the basis of determining charity care eligibility and potential discount amounts. This may include:

1. State-funded prescription programs;
2. Homeless or received care from a homeless clinic;
3. Participation in Women, Infants and Children programs (WIC);
4. Food stamp eligibility;
5. Subsidized school lunch program eligibility;
6. Eligibility for other state or local assistance programs that are unfunded (e.g., Medicaid spend-down);
7. Low income/subsidized housing is provided as a valid address; an

APPENDIX B

PROVIDERS COVERED UNDER THE HOSPITAL FINANCIAL ASSISTANCE POLICY AND PROVIDERS THAT ARE NOT COVERED UNDER THE HOSPITAL FINANCIAL ASSISTANCE POLICY

Facility Payments

All technical fees of the Hospital and Physician Offices are covered under the Hospital Financial Assistance Policy.

Professional Fees for the following Hospital employed physician specialties **are covered** under the Hospital Financial Assistance Policy (FAP); Radiology, Anesthesia, Psychiatry, Pathology, and Emergency Medicine.

In addition, Professional Fees for all physicians employed through the LECOM Health affiliate Medical Associates are covered under the Hospital FAP. Any physician listed on the physician directory next page is included. Note that the physician listing is updated periodically and coverage can be confirmed by calling the phone number for the respective physician listed.

All other Professional Fees for physician services **that are not mentioned above are not covered** under the Hospital Financial Assistance policy:

LECOM HEALTH

Physician Directory - Primary Care Providers

August 2025 (Bold indicates primary location)

Name	Specialty	Practice Location	Phone
Amy Bahl, FNP-C	Nurse Practitioner	Corry Memorial Hospital Rural Health Clinic	(814) 664-3979
Mark D. Baker, D.O.	Family Medicine	LECOM Health West Grandview Primary Care	(814) 868-1088
Micalyn Baney, D.O.	Family Medicine	LECOM Health Waterford Family Practice	(814) 796-6791
Ranko Barac, D.O.	Internal Medicine	LECOM Health Sterrettania Medical Center	(814) 835-6640
Amy Beckman, D.O.	Family Medicine	Plaza 18 Medical Center Union City Rural Health Clinic	(814) 456-1009 (814) 438-2088
David J. Bodosky, D.O.	Family Medicine	Northwestern Area Health Center	(814) 756-3434
Kippy M. Bodosky, CRNP	Nurse Practitioner	Northwestern Area Health Center	(814) 756-3434
Bryant E. Bojewski, D.O.	Internal Medicine	LECOM Health Shoreline Primary Care	(814) 833-8800
Sarah E. Breon, D.O.	Family Medicine	Corry Memorial Hospital Rural Health Clinic	(814) 664-3979
Seth H. Carter, D.O.	Geriatrics and Family Medicine	Eastside Medical Center LECOM Health Specialists – SLC	(814) 452-6383 (814) 868-3488
Bryan J. Colligan, D.O.	Internal Medicine	Clymer Rural Health Clinic Corry Memorial Hospital Rural Health Clinic	(716) 355-2248 (814) 664-3979
Erik O. Esper, D.O.	Family Medicine	Union City Rural Health Clinic	(814) 438-2088
Robert J. Esper, D.O.	Family Medicine	LECOM Health Shoreline Primary Care	(814) 833-8800
John M. Ferretti, D.O.	Geriatrics and Internal Medicine	Plaza 38 Medical Center	(814) 868-5481
Douglas A. Fronzaglia, D.O.	Geriatrics and Internal Medicine	LECOM Health Geriatrics and Internal Medicine	(814) 866-2311
Douglas B. Grisier, D.O.	Family Medicine	Plaza 18 Medical Center	(814) 456-1009
Danielle M. Hansen, D.O.	Geriatrics and Internal Medicine	LECOM Health Specialists – SLC	(814) 868-3488
John J. Kalata, D.O.	Family Medicine	Eastside Medical Center	(814) 452-6383
Aaron Kleps, PA-C	Physician Assistant	Clinical Practice of LECOM Institute for Successful Living	(814) 868-2200
John Letzo, CRNP	Nurse Practitioner	Clymer Rural Health Clinic	(716) 355-2248
James Y. Lin, D.O.	Geriatrics and Internal Medicine	Clinical Practice of LECOM Institute for Successful Living Rural Health Clinic of Wattsburg	(814) 868-2200 (814) 737-0833
Christine Lomiguen, M.D.	Family Medicine and Sports Medicine	Eastside Medical Center	(814) 452-6383
Alison McCann, FNP-C	Nurse Practitioner	Rural Health Clinic of Wattsburg	(814) 737-0833
Eric J. Milie, D.O.	Internal Medicine	Plaza 38 Medical Center	(814) 868-5481
Gary L. Peterson, D.O.	Family Medicine	LECOM Health Millcreek Medical Arts	(814) 864-0690
Brittany Polley, FNP-C	Nurse Practitioner	Union City Rural Health Clinic	(814) 438-2088
Matthew Potts, D.O.	Family Medicine	Union City Rural Health Clinic	(814) 438-2088
Sant Ram, M.D.	Pediatrics	Plaza 18 Medical Center	(814) 456-1009
Armando Ricci, D.O.	Family Medicine	LECOM Health Southeast Family Practice	(814) 825-7440
Beth A. Ricci, D.O.	Family Medicine	LECOM Health Southeast Family Practice	(814) 825-7440
Frank M. Tursi, D.O.	Family Medicine	LECOM Health Millcreek Medical Arts	(814) 864-0690
Jordan Vroman, D.O.	Family Medicine	Clinical Practice of LECOM Institute for Successful Living Rural Health Clinic of Wattsburg	(814) 868-2200 (814) 737-0833
Elizabeth Williams, D.O.	Family Medicine	LECOM Health Specialists – SLC Primary Care at the Achievement Center	(814) 868-3488 (814) 459-2755

LECOM HEALTH

Physician Directory - Specialists

August 2025 (Bold indicates primary location)

Name	Specialty	Practice Location	Phone
Neeru Agarwal, D.O.	General/Trauma Surgery	Corry Memorial Hospital Rural Health Clinic LECOM Health Surgical Specialists	(814) 664-3979 (814) 868-2170
Kelly Allen, CRNP	Nurse Practitioner	Achievement Center of LECOM Health Corry Counseling of LECOM Health	(814) 459-2755 (814) 664-7761
Adnan Barazi, M.D.	Nephrology	LECOM Health Specialists	(814) 868-2179
Matthew C. Becker, M.D.	Interventional Cardiology; Peripheral Vascular Disease	Corry Memorial Hospital Rural Health Clinic LECOM Health Specialists	(814) 664-3979 (814) 868-2179
Dennis Borczon, M.D.	Child/Adolescent Psychiatry	Achievement Center of LECOM Health	(814) 459-2755
Chris Buzas, D.O.	Ophthalmology	LECOM Health Eye Care Center	(814) 836-0543
Stephanie Chlebus-Nick, PA-C	Physician Assistant	Corry Memorial Hospital Rural Health Clinic LECOM Health Specialists – SLC	(814) 664-3979 (814) 868-3488
Carleen, Cho, M.D.	Vascular/Endovascular Surgery	Corry Memorial Hospital Rural Health Clinic LECOM Health Specialists	(814) 664-3979 (814) 868-2179
Anthony Colonna, D.P.M.	Podiatric Surgery	Clinical Practice of LECOM Institute for Successful Living LECOM Health Meadville	(814) 868-2200 (814) 724-1030
Carmine D’Amico, D.O.	Cardiology	LECOM Health Specialists	(814) 868-2179
Ivy E. Deegan, CRNP	Nurse Practitioner	LECOM Institute for Behavioral Health	(814) 454-3174
Miranda Deering, PA-C	Physician Assistant	LECOM Health Waterford Family Practice Union City Rural Health Clinic	(814) 796-6791 (814) 438-2088
Lori M. Dulabon, D.O.	Urology	Corry Memorial Hospital Rural Health Clinic LECOM Health Surgical Specialists	(814) 664-3979 (814) 868-2170
Karl J. Falk, D.O.	Neuromuscular Medicine	Plaza 38 Medical Center	(814) 868-5481
Kevin G. Falk, D.O.	Osteopathic Manipulative Medicine	Plaza 38 Medical Center	(814) 868-5481
Anthony Ferretti, D.O.	Orthopedic Surgery and Sports Medicine	Corry Memorial Hospital Rural Health Clinic LECOM Health Orthopedics and Sports Medicine	(814) 664-3979 (814) 868-7840
David Figueroa, D.O.	Child/Adolescent Psychiatry	LECOM Institute for Behavioral Health	(814) 454-3174
Suzanne M. Fontecchio, CRNP	Nurse Practitioner	LECOM Institute for Behavioral Health	(814) 454-3174
Luxmi Gahlot, M.D.	Pain Management	LECOM Health Orthopedics and Sports Medicine Union City Rural Health Clinic	(814) 868-7840 (814) 438-2088
Nisha Granat, PA-C	Physician Assistant	LECOM Health Orthopedics and Sports Medicine	(814) 868-7840
Michael W. Hankins, D.P.M.	Podiatry	Eastside Medical Center LECOM Health Sterrettania Medical Center	(814) 452-6383 (814) 835-6640
Kristen Heard, D.P.M.	Podiatry	Corry Memorial Hospital Rural Health Clinic Union City Rural Health Clinic LECOM Health Waterford Family Practice	(814) 664-3979 (814) 438-2088 (814) 796-6791
Alan Kidon, D.P.M.	Podiatric Surgery/Podiatry	Clymer Rural Health Clinic Plaza 38 Medical Center	(716) 355-2248 (814) 868-5481
Jay Kiessling, M.D.	General and Vascular Surgery	LECOM Health Surgical Specialists	(814) 868-2170
Peter Laucks, D.O.	Pulmonary and Critical Care Medicine	LECOM Health Specialists	(814) 868-2179
Ryan J. Lynch, D.O.	Neurology	Corry Memorial Hospital Rural Health Clinic LECOM Health Specialists – SLC	(814) 664-3979 (814) 868-3488
Amanda Madurski, O.D.	Optometry	LECOM Health Eye Care Center – 38 th	(814) 864-4078
Meghan McCarthy, D.O.	Psychiatry	LECOM Institute for Behavioral Health	(814) 454-3174

LECOM HEALTH

Physician Directory - Specialists

Name	Specialty	Practice Location	Phone
Fernando E. Melaragno, D.O.	Endocrinology	Corry Memorial Hospital Rural Health Clinic LECOM Health Specialists – SLC	(814) 664-3979 (814) 868-3488
Joshua B. Metzger, CRNP	Nurse Practitioner	Corry Memorial Hospital Rural Health Clinic LECOM Health Specialists	(814) 664-3979 (814) 868-2179
Sydney Miggantz, D.P.M.	Podiatry	LECOM Health Southeast Family Practice LECOM Health West Grandview Primary Care Rural Health Clinic of Ashtabula	(814) 825-7440 (814) 868-1088 (440) 496-6500
Melanie Mosher, CRNP	Nurse Practitioner	Achievement Center of LECOM Health LECOM Institute for Behavioral Health	(814) 459-2755 (814) 454-3174
Katelyn Ponsoli, PA-C	Physician Assistant	Corry Memorial Hospital Rural Health Clinic LECOM Health Specialists – SLC Union City Rural Health Clinic	(814) 664-3979 (814) 868-3488 (814) 438-2088
Anthony Popoff, D.P.M.	Podiatry	LECOM Health Millcreek Medical Arts Plaza 18 Medical Center Rural Health Clinic of Wattsburg	(814) 864-0690 (814) 456-1009 (814) 737-0833
Christopher W. Rial, D.O.	Sports Medicine	Corry Memorial Hospital Rural Health Clinic LECOM Health Orthopedics and Sports Medicine	(814) 664-3979 (814) 868-7840
Trevor Samol, CRNP	Nurse Practitioner	LECOM Institute for Behavioral Health	(814) 454-3174
David Snow, D.O.	Psychiatry	LECOM Institute for Behavioral Health	(814) 454-3174
Brenton Song, D.O.	Child/Adolescent Psychiatry	Corry Counseling of LECOM Health LECOM Institute for Behavioral Health	(814) 664-7761 (814) 454-3174
Belinda Stillman, D.O.	Psychiatry	LECOM Institute for Behavioral Health	(814) 454-3174
Shawn W. Storm, D.O.	Orthopedic Surgery	Corry Memorial Hospital Rural Health Clinic	(814) 664-3979
Mark Strazisar, D.O.	Psychiatry	LECOM Institute for Behavioral Health	(814) 454-3174
Jennifer C. Stull, D.O.	Gynecology	LECOM Health Sterrettania Medical Center LECOM Health Waterford Family Practice Union City Rural Health Clinic	(814) 835-6640 (814) 796-6791 (814) 438-2088
Adam Susmarski, D.O.	Sports Medicine, Spine, Rehabilitation	LECOM Health Orthopedics and Sports Medicine	(814) 868-7840
Joshua Tuck, D.O.	Orthopedic Surgery and Sports Medicine	LECOM Health Orthopedics and Sports Medicine	(814) 868-7840
Shiella VanOrd, CRNP-C	Nurse Practitioner	Corry Memorial Hospital Rural Health Clinic Plaza 38 Gastroenterology	(814) 664-3979 (814) 866-6835
Brian V. Viviano, D.O.	Gastroenterology	Corry Memorial Hospital Rural Health Clinic Plaza 38 Gastroenterology	(814) 664-3979 (814) 866-6835
Ryan Wallace, PA-C	Physician Assistant	LECOM Health Orthopedics and Sports Medicine	(814) 868-7840
William H. Wismer, D.O.	Gastroenterology	Corry Memorial Hospital Rural Health Clinic Plaza 38 Gastroenterology	(814) 664-3979 (814) 866-6835
Alison K. Wokulich, CRNP	Nurse Practitioner	LECOM Health Waterford Family Practice LECOM Institute for Behavioral Health Union City Rural Health Clinic	(814) 796-6791 (814) 454-3174 (814) 438-2088
Colette Yori Tobia, D.P.M.	Podiatry	LECOM Health Specialists – SLC Northwestern Area Health Center LECOM Health Shoreline Primary Care	(814) 868-3488 (814) 756-3434 (814) 833-8800

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