



Financial Assistance Policy – Plain Language

Phoenix Children’s will provide care for emergency medical conditions, regardless of your ability to pay for that care. We will not discourage you from seeking emergent medical care. Anyone presenting for emergency medical care at Phoenix Children’s will be provided with a medical screening and stabilization prior to discussion of financial obligation.

Phoenix Children’s will assist in identifying a payer source whenever possible. This may include employer-based coverage, the Affordable Care Act marketplace plans, AHCCCS, Medicare/SSI, FES (Federal Emergency Services – provided through AHCCCS) or ICE (Immigration and Customs Enforcement).

Balance Billing – a medical bill from a healthcare provider billing a patient for the difference between the total amount charged by the facility and the amount the non-contracted insurance plan allows.

Cost-Sharing – the share of costs allowed by a member’s insurance that the member is responsible for paying. Generally, it includes copayments, deductibles, and coinsurance, also known as a member cost share.

Phoenix Children’s offers financial assistance to those that are eligible through its Financial Assistance Plan (“FAP”). If you are seeking financial assistance, you must complete a Financial Assistance Application. You will need to provide identification, Social Security numbers, birth certificates or alien cards, proof of address, proof of income received in the past 30 days, previous year tax returns and the past two months of bank statements. You may obtain a Financial Assistance Application at no additional cost at the Financial Counselor Offices, in the emergency room or at intake, or Customer Service Department either in person, via Phoenix Children’s website (phoenixchildrens.org), by phone at 602-933-2000 or 1-800-549-3743, or by writing to Financial Counselor Offices, 1919 E Thomas Rd., Phoenix, AZ 85016. The Financial Assistance Policy and Financial Assistance Application are available in Spanish with each of these options. Phoenix Children’s offers a robust number of integrated languages to meet a variety of interpretation needs.

Phoenix Children’s will not charge a Financial Assistance-eligible person more than Amounts Generally Billed (AGB) for emergency or medically necessary care. Phoenix Children’s determines AGB by determining the average percentage of gross charges paid by commercial, AHCCCS and Medicare fee-for-service payers by dividing the sum of the amounts of all allowed claims during a 12-month period by the sum of the associated gross charges for those claims.

If you complete a Financial Assistance Application and your family income is 225% or less than the federal poverty level, Phoenix Children’s will provide you with medically necessary care at no charge to you. If your family income is 226-400% of the Federal Poverty Level, Phoenix Children’s will provide you with a 73.9% discount for Phoenix Children’s Hospital services and 65.5% for Phoenix Children’s Medical Group services. Information about the federal poverty level is available at:



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602.933.1000 phoenixchildrens.org

<https://www.federalregister.gov/documents/2024/01/29/2024-00885/annual-update-of-the-hhs-povertyguidelines>, *Federal Register* on Jan. 18, 2024.

Consistent with Phoenix Children's mission to advance hope, healing and the best healthcare for children and their families, we strive to ensure that the financial capacity of people who need health services does not prevent them from seeking or receiving care. If you have out-of-pocket expenses that total more than 25% of your patient/family's pre-tax income in any one year, we will work with you on a payment plan so that you will not be required to pay more than 25% of your pre-tax income in that year.

If we have made reasonable efforts and you do not qualify for financial assistance and we are unable to establish a payment plan, we may transfer you to an outside collection agency. Phoenix Children's will not pursue legal action for non-payment of bills against patients/parties who have clearly demonstrated that they have neither sufficient income nor assets to meet their financial obligations. Phoenix Children's will not execute a lien or require you to appear in court to pay for an outstanding medical bill.