



Financial Assistance Plain Language Summary Rockford Memorial Hospital

As part of Rockford Memorial Hospital and Mercyhealth's mission to provide affordable health care to all of our patients, Rockford Memorial Hospital provides financial assistance to uninsured patients who live in the community it serves who cannot pay their hospital bills and that qualify under Mercyhealth's Financial Assistance Policy (FAP). These patients can receive emergency or other medically necessary care from Rockford Memorial Hospital for free or at a discount, depending on their eligibility.

Financial Assistance Eligibility

For patients to receive free or discounted care, they must not have other insurance and either automatically qualify by being enrolled in a public program, or qualify based on their income level. Uninsured Patients may be considered for a 100% discount on medical bills if the patient or their family has a gross income that is at or below 200% of the Federal Poverty Level ("FPL"). Gross income is personal income that is reportable to the federal government for tax purposes. A patient may automatically qualify for a 100% discount if they meet certain criteria and are considered "Presumptively Eligible". Presumptive Eligibility can be shown by at least one of the methods set forth by the State of Illinois in its Hospital Uninsured Patient Discount Act. These Presumptive eligibility criteria are described in detail in MercyHealth's full FAP and Rockford Memorial Hospital's Financial Assistance Eligibility Guide and Application.

For patients that do not qualify for free care, discounted care may also be available. An uninsured patient whose household gross income is at or below 300% of the FPL will receive a sliding scale discount ranging from 20% to 80%. No patient eligible for financial assistance under the FAP will be charged more for emergency or other medically necessary care than the amounts generally billed (AGB) to patients who have insurance covering such care.

Financial counselors at the hospital would be happy to help answer any questions that you have.

How to Apply for Financial Assistance

All uninsured patients may apply. To complete an application for free or discounted care, patients will need to submit their tax returns, pay stubs, and bank statements. There is a time limit to apply, so we encourage you to apply as soon as you can after you receive care.

You may apply in person, get help with the Application, and get more information from:

Rockford Memorial Hospital Business Office

2400 N. Rockton Ave
Rockford, IL 61103
(815) 971-6313 or toll free 1-800-987-4170
Monday through Friday 8am to 4:30pm

How to Get the Policy and Application for Free

- By mail - Call or write to the Rockford Memorial Patient Finance Department at the address above.
- In person – Rockford Memorial Hospital Business Office (Monday through Friday 8am to 4:30pm)
- Online - At www.mercyhealthsystem.org

The Mercyhealth Hospital Financial Assistance Policy, Application and this Plain Language Summary are available in English and disponible en Español.