

Consumer Assistance Services

Saint Joseph Health System recognizes the many challenges that face our uninsured and underinsured patients when applying for state and federal programs to aid with healthcare expenses.

Regulations and required paperwork can be overwhelming and concerning, especially if you're enduring the stress of a serious illness.

Our Consumer Assistance Department is staffed by highly trained, certified specialists who know and understand the different requirements in order to qualify for many local, state and federal programs.



Mission Statement

We, Trinity Health, serve together
in the spirit of the Gospel
as a compassionate and transforming
healing presence within our communities.

Consumer Assistance Services

Aid for our uninsured and underinsured patients and consumers



Consumer Assistance Department
5215 Holy Cross Pkwy.
Mishawaka, IN 46545

Mishawaka/South Bend/Plymouth
1.574.335.8744

sjfinancialcounseling@sjrhc.com
sjmed.com

Consumer Assistance Services

Our process

- Our **Consumer Assistance Department** will review your case, thoroughly looking for any criteria that may qualify you for a program(s).
- Once it is determined that you qualify for a program, a Consumer Assistance Specialist will be assigned to your case.
- The Consumer Assistance Specialist will help the patient navigate through the application and eligibility processes.

While each patient's case may vary based on medical and financial criteria, here is a list of just a few of the programs that the **Consumer Assistance Department** offers assistance with:

COBRA benefits

COBRA benefits provide certain former employees, retirees, spouses, former spouses and dependent children the right to temporary continuation of employer-based health coverage. This coverage may be available when coverage is lost due to voluntary or involuntary termination and/or a reduction in work hours. If you or a family member lost healthcare coverage through an employer in the last 60 days, you may qualify for these benefits. Assistance may be available to pay for COBRA premium payments for **Saint Joseph Health System** patients who had or have a recent inpatient stay.

Medicaid (Indiana & Michigan)

Medicaid is a state and federal health coverage program that is available to low-income individuals and families who fit into an eligibility category. These categories may include your age, whether you are pregnant, disabled, blind, aged, your income and resources (bank accounts, real property or other items that can be sold for cash). If you are uninsured and have been diagnosed with a serious illness, you may qualify for Medicaid. You may also qualify for Medicaid if you reside in or are being transferred to a nursing home. Medicaid may cover current and prior medical expenses that may have occurred 90 days from the date you apply for assistance.

Healthy Indiana Plan (HIP 2.0)

HIP is for uninsured Hoosier adults aged 19-64. Individuals must meet certain income guidelines. A single adult earning less than \$20,000, or a family of four earning less than \$40,000, are likely to meet the basic financial requirements. Individuals must not have access to employer-sponsored health insurance coverage and must be uninsured for the previous six months. Unlike Medicaid, current and prior medical expenses are not covered.

Breast and Cervical Cancer Program (BCCP)

This program helps uninsured and underinsured women, 40-64 years of age, gain access to screening services for the early detection of breast and cervical cancers. **BCCP** provides clinical breast examinations, mammograms and Pap tests for eligible women, as well as diagnostic testing for women whose screening outcome is abnormal.

Qualified Medicare Beneficiary (QMB)

This Medicaid program is meant to fill in the gaps of Medicare. **QMB** pays Medicare co-payments and co-insurance amounts for medical services covered by Medicare, including the co-payments for Medicare-approved skilled nursing home care. It also pays the Medicare Part B premiums for eligible clients. **QMB** does NOT pay for any services NOT covered by Medicare.

The Marketplace/The Affordable Care Act

The Affordable Care Act requires everyone legally living in the U.S. to have health insurance beginning January 1, 2014. It gives millions of individuals access to health insurance plans at different cost levels. The law also provides financial assistance to those who qualify based on family size and income.

Saint Joseph Health System (SJHS) Financial Assistance Program

The Consumer Assistance Department also works with the health system's financial assistance program; however, you must cooperate in applying for other local, state and federal programs, when eligible, in order to be considered for financial assistance.

SJHS Community Health Centers

If you are in need of a physician and are uninsured or underinsured, you may also qualify for one of our Community Health Centers. These centers provide low-cost and free healthcare services, based on your income, to cover routine office visits, inpatient and outpatient services and medication assistance. To find out if you qualify, please contact any of our four centers:

Our Lady of the Rosary

234 S. Chapin St.
South Bend, IN 46601
p: 1.574.335.8250

Family Medicine Center

611 E. Douglas Rd., Ste. 407
Mishawaka, IN 46545
p: 1.574.335.6500

Sister Maura Brannick, CSC, Health Center

326 S. Chapin St.
South Bend, In 46601
p: 1.574.335.8204

Saint Joseph Health Center – Plymouth

510 W. Adams St., Ste. 150
Plymouth, IN 46563
p: 1.574.335.7900

If you think you or a family member qualifies for any of these benefits, or have been recently diagnosed with a serious illness and are an uninsured or underinsured patient within **Saint Joseph Health System**, please contact the Consumer Assistance Department:

Mishawaka/South Bend/Plymouth 1.574.335.8744