Effective: 1/1/2025

Revised: 7/1/2025

Summary of Financial Assistance

It is the policy of Atrium Health, Advocate Health Care, Aurora Health Care and affiliates (collectively Advocate Health) to provide financial assistance to patients demonstrating a financial need and to ensure Advocate Health complies with federal and state regulations related to financial assistance. In accordance with the law, Advocate Health will always provide treatment to patients in a hospital emergency department regardless of their ability to pay. Patients eligible for financial assistance will never be billed more than the amounts generally billed (AGB) to an insured patient. Advocate Health uses the look-back method to calculate AGB. For more information on the calculation for AGB, contact Customer Service.

Financial Assistance Eligibility

Financial Assistance is available to permanent residents of Illinois, Wisconsin, North Carolina, South Carolina, Georgia and Alabama who have received services at an Atrium Health, Advocate Health Care or Aurora Health Care hospital or care location. Eligibility is determined by total household income as compared to the federal poverty level (FPL). Patients* with household income less than or equal to 300% FPL will receive 100% financial assistance.

In some states, patients enrolled in certain federal and state assistance programs or who meet other non-income based criteria can qualify for 100% financial assistance and no application is necessary. More details on the process and states that participate can be found in our financial assistance policy.

*Uninsured patients may be interviewed by Financial Advocates/Financial Counselors to determine eligibility for other coverage opportunities (i.e. Medicaid). Patients must fully cooperate through the process of pursuing other coverage opportunities that they may qualify for before being considered for financial assistance.

Atrium Health: patients with household income between 301%-400% FPL will qualify for partial financial assistance.

Illinois only: in accordance with the Illinois Hospital Uninsured Patient Discount Act (210 ILCS 89/1) (HUPDA), uninsured patients with income between 301% and 600% FPL may qualify to receive a partial financial assistance discount. The maximum amount that may be collected in a 12-month period for health care services provided by the hospital from an eligible uninsured patient is 20% of the patient's family income.

Financial Assistance Scoring (FAS)

FAS is an automated process for reviewing low balance outpatient accounts for financial assistance for uninsured residents of Wisconsin, Illinois, North Carolina, South Carolina, Georgia and Alabama. Eligibility is based on information from a third-party vendor indicating the likelihood that the patient lives in poverty. Patients with qualifying accounts will receive 100% financial assistance and are not required to complete an application. Patients found ineligible for hospital outpatient services will receive notification indicating that the account was found ineligible and how to submit an application for re-consideration.

How to Apply

Patients can download an application at the following websites and submit it by mail. Patients can call Customer Service to receive an application by mail or obtain an application in person in the hospital's admitting office.

Illinois - Advocate Health Care: https://www.advocatehealth.com/about-us/financial-assistance-for-patients

Wisconsin – Aurora Health Care: https://www.aurorahealthcare.org/patients-visitors/billing-payment/financial-assistance

Atrium Health: https://atriumhealth.org/for-patients-visitors/financial-assistance

Atrium Health patients can apply online using a phone, tablet or computer via the application portal.

The financial assistance policy, application and other documents are available at the websites above.

Other Programs

All uninsured patients will receive a 50% uninsured discount off gross charges on all medically necessary services. The uninsured discount is applied automatically, and no action is needed by the patient to receive this discount.

Patients who are permanent residents of Illinois, Wisconsin, North Carolina, South Carolina, Georgia and Alabama and don't meet the criteria for financial assistance or are not eligible for other coverage may qualify for a hardship discount. Patients who have incurred a balance after all insurance or third-party payments that is at least 10% of their total household income may be eligible for a discount. Patients can call Customer Service to inquire about a hardship discount after receiving their first bill.

Contact Information:

Wisconsin – Aurora Health Care

Call: 800-326-2250

Mail:

Aurora Health Care Financial Assistance
P.O. Box 3039
Oak Brook, IL 60522-9908

Illinois – Advocate Health Care

Call: 847-795-2300

Mail:

Advocate Health Care Financial Assistance
P.O. Box 3039
Oak Brook, IL 60522-9908

Atrium Health

Call: 704-512-7171 or 844-440-6536

Mail: Atrium Health Business Office
ATTN: Coverage Assistance Services
P.O. Box 32861
Charlotte, NC 28232-2861