

USA FAP Frequently Asked Questions (FAQ)

How do I apply?

- Complete and sign the USA FAP Application.
- Provide all the necessary supporting documents.
- Speak with a USA Financial Consultant.

How do I qualify/who is eligible?

- For Mobile County Residents, your Family Income Level should be 300% or less of the Federal Poverty Level (FPL).
- For Residents from outside of Mobile County, your Family Income Level should be 250% or less of the Federal Poverty Level (FPL).

What services are covered?

- Emergency and other medically necessary care.
- Elective procedures and services are not covered.

Does the discount apply to all my bills?

- The FAP Discount applies to current and likely your previous bills (those deemed Emergent or medically necessary).

Does the FAP Discount cover the bills for all my family?

- The assessment of suitability for the FAP is based upon Household Income so provided the application identifies the members of the household and their income properly, and the bills (patient accounts) are disclosed it is likely that they will be covered.

What if I don't have income but I have assets?

- Complete the USA Health Financial Assistance Application;
- A determination will be possible after the application review process.

What if I have income but other debts: IRS, Mortgage, Rent, utilities, loans or credit cards debt leave me without cash to pay medical bills.

- Complete the USA Health Financial Assistance Application;
- A determination will be possible after the application review process.

I have insurance but can't afford the co-payments and deductibles, is there assistance for me?

- While the USA FAP has been developed to help patients that receive emergency and medically necessary treatment but whose income and assets are under 300% of the Federal Poverty Limit (250% for Non-Mobile County residents), some level of financial assistance maybe available to those patients that have income over that level but whom are experiencing hardship in paying their bill. As a part of the USA Health System's FAP, an extended FAP Discount maybe offered to those patients that apply for Financial Assistance but whom are not within the normal guidelines.

How can I get help with an Application?

- Contact USA Health Hospitals Patient Business Services, Monday through Friday, 8:00 a.m. to 4:30 p.m. at (251) 434-3505 or in person at 1504 Springhill Avenue, Room 3571, Mobile, Alabama.

How can I get more information?

- Contact USA Health Hospitals Patient Business Services, Monday through Friday, 8:00 a.m. to 4:30 p.m. at (251) 434-3505 or in person at 1504 Springhill Avenue, Room 3571, Mobile, Alabama.

If I accept a job, will I be charged for my past hospital bills?

- The FAP is based on your income level, the amount of your household income will determine the amount of discount to be granted on your hospital bill. Once you have been granted a discount on a current or prior hospital bill, the discount will not be taken away (unless it is found that the information you provided and upon which the discount determination was based was not correct or truthful).
- Your earnings in the future do not change your past approval.

What if I have received a notice of determination on my application and my application was denied. Can I appeal?

- If you feel you meet the qualifications in the USA Health Financial Assistance Policy but have been denied you may appeal by contacting USA Health Hospitals Patient Business Services, Monday through Friday, 8:00 a.m. to 4:30 p.m. at (251) 434-3505 or in person at 1504 Springhill Avenue, Room 3571, Mobile, Alabama.
- Notify the Assistance Counselor that you would like to appeal the decision whereby you will be instructed how to submit an appeal.
- Final decisions on appeals are made by the Charity Care Committee.