



Appendix B 2022

Financial Assistance Calculation

St. Croix Health calculates a patient's level of financial assistance as follows:

A patient eligibility for financial assistance will not be charged more than amounts generally billed (AGB) by St. Croix Health for emergency or other medically necessary care. Currently, St. Croix Health determines AGB by multiplying gross charges for any emergency or other medically necessary care provided to a patient eligible for financial assistance by an AGB percentage of 53.2%, which is a 46.8% discount. St. Croix Health calculated this percentage by dividing the sum of all its claims for medically necessary care allowed by health insurers during a prior 12-month period by the sum of the associated gross charges for those claims.

For example, Patient "A" has a \$10,000 medical bill. Patient "A" is eligible for financial assistance. St. Croix Health will not charge Patient "A" more than \$5,320.00 for the care related to that bill ($10,000 \times (\text{AGB}) 46.8\%$).