

# All About the **Gillette Assistance Program (GAP)**

When medical expenses are overwhelming, Gillette can help you fill the gap—with GAP.

Gillette is committed to providing highly specialized medical care. If you need Gillette services but feel you can't afford them, we encourage you to apply for the Gillette Assistance Program (GAP)—even if you have health insurance. We always keep your questions and personal information completely confidential.

## What is GAP?

GAP is a financial assistance program that provides discounts on eligible costs billed by Gillette. GAP is for families who can't afford the costs of care at Gillette. The size of a GAP discount is based on a recipient's household size and annual income.

Although we work with many private and public insurance providers, we know that not all insurers cover all of the services we provide. And we know that some families have high deductibles, high copayments, or no coverage at all. In such cases, you might want to apply for GAP.

If you have insurance coverage, or if you're eligible for government programs, you must use up those benefits before you'll receive help from GAP. You'll also have to spend any funds in your health savings account before receiving GAP assistance.

## Who is eligible?

Any Gillette patient can apply for GAP. In fact, we encourage you to do so—whether or not you have health insurance.

If you apply when you first get a referral to Gillette, we can often tell you before your first appointment if you're eligible for financial help. You can also apply for GAP at any time while receiving care at Gillette.

We evaluate each situation based on income, assets and other resources. The only thing we consider is financial need. We don't take age, gender, race, immigration status, sexual orientation or religious affiliation into account.

Gillette provides financial assistance to patients who are uninsured, underinsured, ineligible for any government health care benefit program, or unable to pay for part or all of their care. We base eligibility on a determination of financial need in accordance with our financial assistance policy.

## How is the GAP discount calculated?

The income guidelines we use to qualify applicants for GAP are based on the federal poverty level (FPL), an amount published annually in the Federal Register. Your annual gross income determines the size of the discount you receive through GAP.

### GAP Eligibility Income Guidelines

If your annual gross income (as a percentage of the FPL) is:	Your GAP discount is:
Up to 175 percent of the FPL	100 percent
Between 176 and 250 percent of the FPL	75 percent
Between 251 and 300 percent of the FPL	50 percent

Patients eligible for GAP won't be charged more than the amounts generally billed for the same services to patients who have health insurance through private companies or Medicare.

## Where do I get an application?

You can go to [gillettechildrens.org/GAP](http://gillettechildrens.org/GAP). You'll find instructions and a link to an application form. Just print the form out, complete it, and then fax or mail it to us, along with the supporting documents we request.

You can also ask for a GAP application at any Gillette check-in desk. Or call a Gillette financial specialist at 651-325-2177 and ask us to send you the form. We're happy to help you with the application process.

## What is involved in the application process?

You'll need to follow these steps to apply for GAP. If you have questions, please call a Gillette financial specialist at 651-325-2177.

1. Complete a financial assistance application. The application asks things such as:
  - a. How many dependents do you have? (What is the size of your family?)
  - b. What's the patient's or family's household income each year?
  - c. Do you receive child support or alimony payments?
  - d. Do you participate in any public benefit programs?
2. Attach documentation, such as:
  - a. Your IRS Form W-2 (Wage and Tax Statement).
  - b. A copy of your most recent tax return.
  - c. Copies of recent paycheck remittance forms.
  - d. The name, address and phone number of your employer, if applicable.
  - e. A copy of recent bank statements.
  - f. A copy of payment remittance forms for Social Security, workers' compensation, unemployment insurance or other appropriate proof of your reported income, if applicable.
3. Mail or fax the completed information and supporting evidence to us at:

Gillette Children's Specialty Healthcare  
Attn: Central Business Office - GAP  
Internal Zip #455120  
200 University Ave. E.  
St. Paul, MN 55101  
Fax: 651-325-2174

## What if I'm not eligible for GAP?

We'll send you a letter approving or denying your completed application within 30 working days of the date we receive it.

If you aren't eligible for GAP, we have other options that might help you. For example, you might benefit from setting up a payment plan. Our goal is to help make your Gillette payments manageable.

If you're paying for all of your Gillette costs yourself (without insurance or government assistance), you're eligible for a self-pay discount. If you receive medically necessary services at Gillette that are excluded from your insurance plan, you may be eligible for a self-pay discount on that particular service. To learn more, visit [gillettechildrens.org/GAP](http://gillettechildrens.org/GAP). If you don't have access to the internet, ask staff at any Gillette check-in desk to print the page for you.

You might also want to apply for a grant from UnitedHealthcare Children's Foundation. To learn more, visit [uhccf.org](http://uhccf.org).

## We're Here to Help!

When it comes to health care and related services, everyone has questions. Our financial specialists can help you:

- Understand what your costs will be—before you receive a bill.
- Work with your insurance provider(s) and Medical Assistance, if applicable, to get details about benefits and coverage.
- Find out if your insurance requires a referral or physician's order.
- File an appeal if your insurance provider denies your request for care at Gillette.
- Understand the bills you receive from Gillette.
- Set up a Gillette payment plan, if needed.
- Apply for financial assistance through the Gillette Assistance Program (GAP).

We can also connect you with Gillette Child and Family Services staff, who can help you find resources outside Gillette if you don't have health care insurance or have inadequate coverage.

Just call us:  
Gillette Financial Specialists  
651-325-2177