

DOLLAR FOR

CRUSHING BILLS

Changing Lives

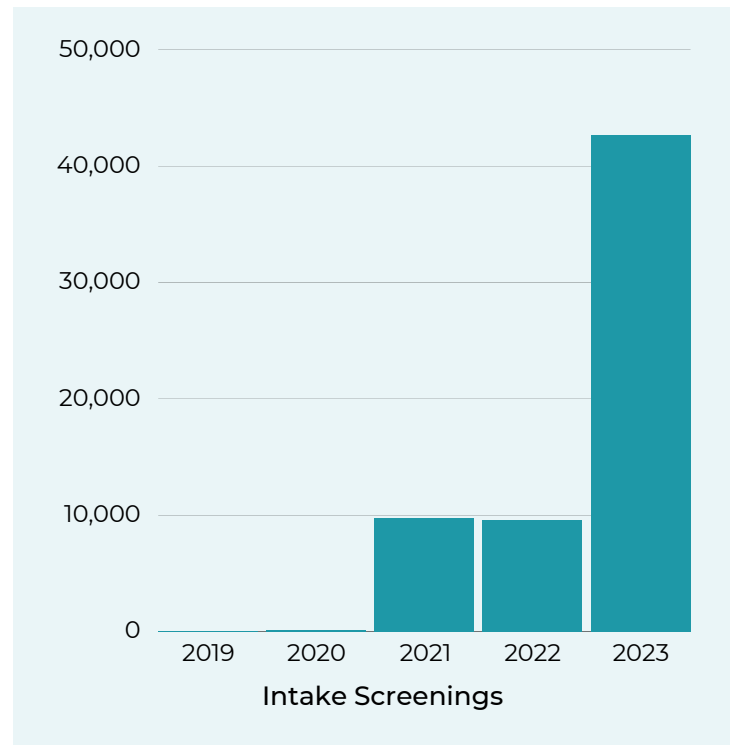


\$15,837,254

Known

In 2023, Dollar For educated more patients than ever before and helped them determine their charity care eligibility.

- ✓ Featured on *NPR's Life Kit*, *Telemundo Austin*, *NBC News*, *Insider*, *Fast Company*, and *Louisville Public Media*.
- ✓ Expanded and strengthened our referral partner network, including The Leukemia and Lymphoma Society, FindHelp.org, Goodbill, SaverLife, Resolve Medical Bills, RIP Medical Debt, and HealthWell Foundation.
- ✓ Honed our search engine optimization and online ads strategy.
- ✓ Used social media to educate patients, including one video viewed by over 1M people on Instagram.



Get Relief from Hospital Bills

Most hospitals offer discounts or bill forgiveness based on income. On average, a family of 4 earning less than \$100,000 a year will qualify. We can help you apply — for free.

1,595 | 2,213 | 3,663

Language - Lenguae English >

See If You Qualify

Hospital State * ?
Select State

Original Bill Date * ?
Select Bill Date

Total Owed to Hospital * ?
\$

Household Annual Income * ?
\$

Size of Household * ?
- 1 + People

Insurance Status * ?
 Insured Uninsured

GET RESULTS

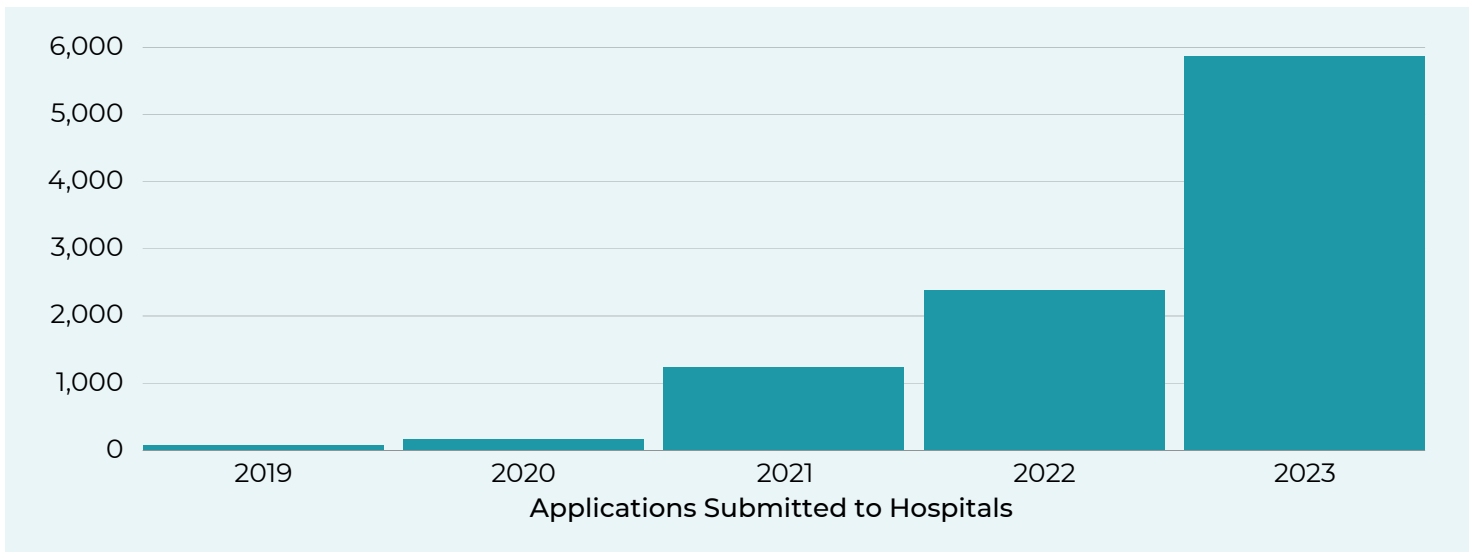
Our new website and eligibility screening tool made it easier than ever for patients to understand charity care and to check if they qualify.

With these tools in place, our average daily intake number jumped from 66 to 250.

Easy

In 2023, Dollar For refined our tools and expanded our capacity to help patients navigate charity care.

- ✔ Automated the completion of financial assistance applications based on data patients share using our online patient form.
- ✔ Nearly doubled our patient advocacy team.



We expanded our proprietary database of hospital charity care policies to record:

- residency requirements
- asset requirements
- insurance status
- bill-to-income ratios

We researched more than 65% of all system-based hospitals in the US and are using this expanded information to power our new eligibility screener.

LEGACY HEALTH

ADMINISTRATIVE

Policy #: 400.17
Origination Date: 12/94
Last Revision Date: 07/22

LH Board: 9/22
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SECTION: FINANCE TITLE: FINANCIAL ASSISTANCE (CHARITY CARE)

FACILITY:

Legacy Emanuel Hospital and Health Center
(as applicable: LEMC only RCH only Unity only)

Legacy Good Samaritan Medical Center Legacy Meridian Park Medical Center
 Legacy Mount Hood Medical Center Legacy Salmon Creek Medical Center
 Legacy Silvertown Medical Center Legacy Visiting Nurse Association (Hospice)
 Legacy Medical Group Legacy Lab Services
 Administrative/Support Services Legacy Research Institute
 Legacy Urgent Care Other:

PURPOSE

In keeping with Legacy Health's (Legacy) mission it is considered not only necessary but also appropriate to make adjustments to patient care charges under certain circumstances. It is not the intent of this policy to restrict this practice, but rather to establish clear guidelines by which to accomplish this task.

OBJECTIVES

1. To establish the procedures through which the Financial Assistance Program will be facilitated, including how Financial Assistance decisions will be made, how adjustments will be reported, and who will be authorized to make decisions regarding exceptions.
2. The provision of medically necessary healthcare should never be delayed based on a patient's ability to pay.

POLICY

1. **Definitions:**
 - a. **Financial Assistance:** Financial Assistance is defined as the forgiveness of charges on an account for Medically Necessary Services provided to patients who are unable to pay for care provided in a Legacy hospital. A list by individual providers who may not be covered under our policy is available at www.legacyhealth.org.
 - b. **Medically Necessary Services:** "Medically Necessary" refers to, emergency, in-patient, or out-patient healthcare services provided by Legacy Health for the purpose of evaluation, diagnosis, or treatment of an injury or illness, if left untreated, would pose a threat to the patient's health status. Services must be clinically appropriate and within generally accepted medical practice standards. The services provided must represent the most appropriate and cost-effective supply, device, or service that can be safely provided and readily available at a Legacy facility. Excluded from Medically Necessary Services are health care services that are cosmetic, experimental, or part of a clinical research

PATIENT STORY: JENNA GLAZIER

In February 2023, Jenna Glazier, then 25 years old and living in Boston, seemingly out of nowhere began struggling with persistent nausea, body aches and fatigue. Eventually, she also started getting inexplicable bruises. “As she likes to say it, she was treating leukemia with Advil and Tylenol for two months,” said her dad, Bradford Glazier.

Jenna was living on her own, after moving out of her parents’ house in Delaware to attend Emerson College. One night, she FaceTimed her mom, Michelle, while uncontrollably shaking and shivering. “She kind of panicked, obviously, because she was alone and didn’t know what the heck was going on,” Bradford said of his daughter, who was left with no other option but to rush right to the hospital.

Upon arriving at Beth Israel Deaconess Medical Center via ambulance, doctors diagnosed Jenna with leukemia. She was treated in the intensive care unit for two days and later moved to the cancer ward, her dad recalls.

Though Jenna and her family received the great news that the cancer, which involved the Philadelphia chromosome, was “treatable and curable,” she had to remain at the hospital for over a month.

“We got the first bill from the ambulance ... It was like, holy crap! It even says on here, ‘Nine-tenths of a mile and it’s 800-some bucks.’ What?” he exclaimed.

And the Glazier family knew Jenna would have to keep getting follow-up treatment. Bill after bill, the costs for her hospital visits totaled just over \$6,600. Because she was under 26 at the time, she was still insured through her dad’s job with the state of Delaware. But there were copays, deductibles, and out-of-network services. Jenna’s income was low as she’d graduated during the COVID-19 pandemic and had just started a new job a month before her cancer diagnosis.

Around this time, the Glaziers got an email from the Leukemia & Lymphoma Society that mentioned how Dollar For might be able to help Jenna get charity care. Despite having filled out many payment, insurance and other finance-related forms already, they decided to contact the organization for further help.

After a couple of weeks, Bradford said the family was close to giving up hope that Dollar For could get rid of the medical bills. But soon they got a letter from the hospital saying Jenna qualified for medical hardship. All her bills up to August 2023 would be forgiven.

While relieved, Bradford contacted Dollar For again to discuss Jenna’s ongoing treatment and costs. He learned that as long as Jenna’s finances didn’t change, the hospital would most likely continue to approve her future applications for hardship assistance.

His advice for anyone in a similar situation, personally or with their children, is to not give up on seeking financial relief.



PATIENT STORY: TAMARA ROBINSON

The long-term effects of contracting COVID-19 are still being studied, years after the pandemic began. For Tamara Robinson, having had the virus meant struggling with extreme insomnia for months thereafter.

Though she received prescriptions from her doctor for different sleep aids, Tamara said nothing worked. By the time she went to the emergency room at Houston Methodist Hospital, in August 2022, she hadn't gotten a good night's rest since November 2021. Tamara had such an intense headache, she thought she was going to die. She was admitted to the hospital for five days. Her blood pressure was so high, medics thought she could have a stroke.



After scans and tests, seeing specialists, and trying a series of medications, Tamara began to feel much better in her overall health. She tried not to stress about what she was billed for medical services: nearly \$3,800.

Tamara has health insurance through her job as a special education teacher. But, she said, it's hard to be surprised by medical bills, given that "teachers have the worst insurance."

"I wasn't shocked ... I was just grateful to be alive, more than anything. My plan was just to pay it, but ask about a payment plan," she said.

Tamara found out about a better solution for medical debt while at church, when someone made an announcement about Dollar For.

"When I got home after church, I looked it up. That's when I decided I'd give it a try and see what happens," Tamara said.

What happened was Tamara began working with Dollar For to get a fair assessment of what she should pay. She recalled getting a response via text quickly after clicking the "Get Help Now" button on the Dollar For website.

"The communication is something that I've never experienced with any other company, any other organization, or any other program. It was so easy. It was so fast," Tamara said.

Within about three weeks, Tamara estimated, her medical debt was completely cleared. "I don't owe anything, and they even gave me money back," she said.

She couldn't wait to tell her loved ones the good news, including her sister and the church in which she'd found out about Dollar For.

"With the insurance that (teachers) have, we have to pay up front, a certain percentage, before they'll even do the procedure. That's why some teachers neglect their health, because they can't afford it. So I was excited. I was elated. Like I said, I called my sister immediately," Tamara said.

Fair

In 2023, Dollar For advocated for improved charity care policies at the hospital, state, and federal levels.

- ✓ We spoke out about WA Department of Health's misinterpretation of Washington's law on residency. The DOH later issued an interpretive statement that prohibits hospitals from considering residency in a charity care determination.
- ✓ In Maryland, we worked with the Attorney General to reverse hospital policy citing maternity services as "elective." Following this work, the Maryland Health Services Cost Review Commission (HSCRC) issued a letter to all hospitals clarifying the intent and spirit of the law.
- ✓ We visited the White House to discuss CFPB's enforcement power on hospitals for giving CARE credit cards to low-income patients (instead of the charity care they're entitled to). We issued a public comment outlining the ways that we see hospitals directing patients away from charity care and toward care credit products. CFPB is currently considering this issue for future regulatory action.



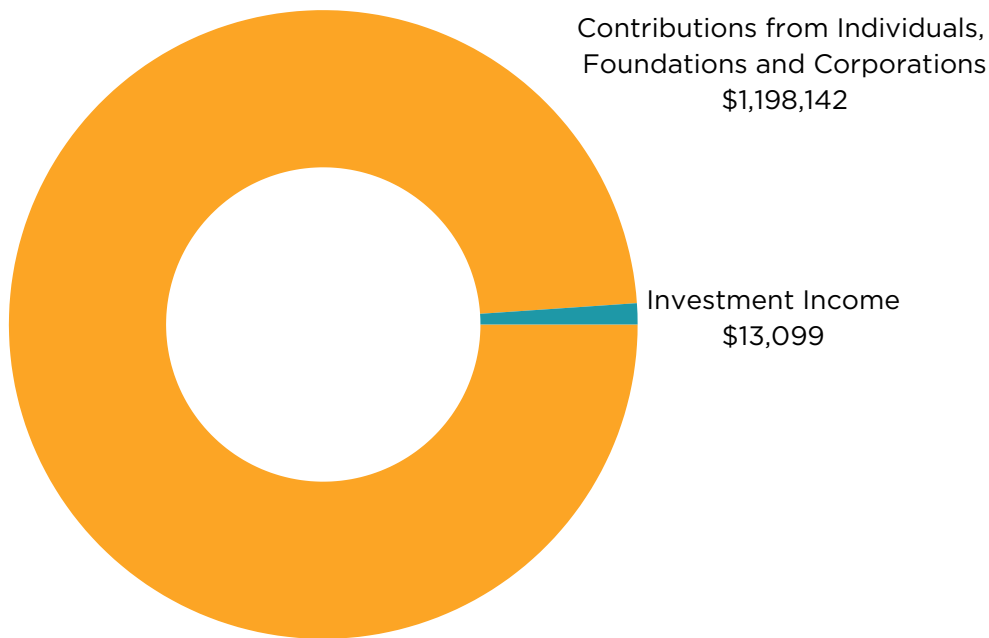
In February, we released **Pointless Debt** – a report that found hospital debt collections in Oregon make up only 1.6% of a hospital's revenue.

We provided public testimony at the request of both the Oregon House and Senate while they considered an amendment to the Oregon charity care laws. Following our testimony, Oregon passed an updated bill that significantly improved charity care protections for Oregon patients.

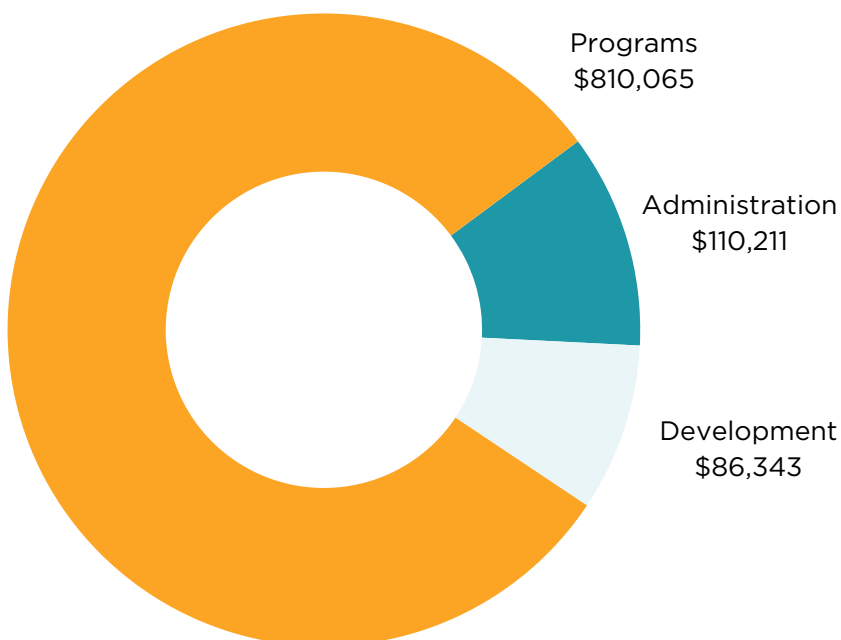
Financials

We are so thankful to every single donor who provided funds to make our work possible. Your gifts made a meaningful difference in the lives of patients and allowed us to grow faster than we had ever anticipated. Thank you.

2023 NUMBERS



TOTAL
INCOME
\$1,211,241



TOTAL
EXPENSES
\$1,006,619