To our Patients and/or Family Members of our Patients:

It is estimated that more than 20,000 Howard County residents do not have health insurance and many more are under-insured. These circumstances can create a financial burden on individuals and families who need hospital services. Howard County General Hospital is aware of the financial difficulties caused by the cost of needed hospital services when health insurance is not adequate. To help members of our community who need hospital services and who do not have adequate health insurance, Howard County General Hospital offers financial assistance.

Financial assistance is available to eligible individuals who can demonstrate a need for such assistance. That need is demonstrated by following the attached instructions and completing the attached application. Copies of documents must be provided to support the information in your application. The supporting documents required are outlined on the attached instructions.

The amount of financial assistance awarded depends on your level of income. You could qualify for as much as 100% financial assistance. If you qualify for this level of financial assistance you will not have to make any payments for the hospital services you receive. The lowest level of financial assistance is 20% and if you qualify for this level you would be responsible for 80% of hospital charges. Please note that the hospital's financial assistance applies only to charges for hospital services. Physician charges are not covered by the hospital's financial assistance program.

Once the application is fully completed and submitted to our Financial Counselor, we will make a preliminary determination of your probable eligibility within two (2) business days. Final determination may take longer and you will receive a final determination letter from the hospital that describes the level of financial assistance for which you qualify.

As described on the attached instructions, if you need assistance with the application or if you have questions, please contact Howard County General Hospital's Financial Counselor, Julie Harmon, at 410-740-7675.

Howard County General Hospital is committed to providing you the best medical care possible and providing financial assistance to those individuals in our community who find it difficult to pay for those services.

Sincerely,

[Signatures]

Steven C. Snelgrove
President

James E. Young
Senior Vice President and CFO