



LOYOLA
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Community Benefits Plan Report

Annual Nonprofit Hospital
For the Fiscal Year Ending June 30, 2024



**LOYOLA
MEDICINE**

We also treat the human spirit.®

December 31, 2024

Ms. Arlyn Torres
Office of the Illinois Attorney General
Charitable Trusts Bureau
Email: Arlyn.Torres@ilag.gov

Dear Ms. Torres:

Enclosed is Gottlieb Memorial Hospital (GMH) Annual Non-Profit Hospital Community Benefits Plan Report for fiscal year ended June 30, 2024.

The report contains the following documents:

- Mission Statement
- Community Benefit Plan
- Annual Non-Profit Community Benefits Plan Report
- Hospital Financial Assistance Report
- Charity Care Policy documents
- Audited Financial Statements*

If you have any questions or concerns, please do not hesitate to reach out to me.

Respectfully yours,

Tennille Tucker
Revenue Management Consultant
Tennille.Tucker@trinity-health.org

**Trinity Health, an Indiana non-profit corporation headquartered in Livonia, Michigan, is the sole member of Loyola Medicine, an Illinois non-profit corporation, is the sole member of LUMC. LUMC did not receive a separate independent financial audit. Loyola Medicine however was included in the consolidated audited report for Trinity Health, which was prepared in accordance with Generally Accepted Accounting Principles (GAAP).*

Enclosures: LTorres@team-ihg.org

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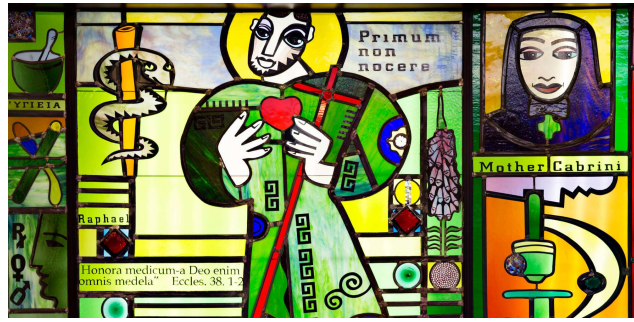
Gottlieb Memorial Hospital • 701 West North Ave. Melrose Park, IL 60160 • (888) LUHS-888 • www.luhs.org



LOYOLA
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Mission Statement

Our Mission



Our Mission

We, Loyola Medicine, serve together in the spirit of the Gospel as a compassionate and transforming healing presence within our communities.

Our Core Values

Reverence

We honor the sacredness and dignity of every person.

Commitment to Those Experiencing Poverty

We stand with and serve those who are experiencing poverty, especially the most vulnerable.

Safety

We embrace a culture that prevents harm and nurtures a healing, safe environment for all.

Justice

We foster right relationships to promote the common good, including sustainability of Earth.

Stewardship

We honor our heritage and hold ourselves accountable for the human, financial and natural resources entrusted to our care.

Integrity

We are faithful to who we say we are.

Our Vision

As a mission-driven innovative health organization, we will become the national leader in improving the health of our communities and each person we serve. We will be the most trusted health partner for life.

Our Heritage

Loyola Medicine was formed and inspired by the vision of St. Ignatius of Loyola, founder of the Jesuits and our namesake; he insisted that every work the Jesuits undertake, whether in education or healthcare, ultimately must be aimed at "the care of souls" — human beings in body, mind and spirit.

This Jesuit legacy of academic distinction, ethical behavior and scientific research that leads to new knowledge has advanced our healing mission in the communities we serve. Loyola Medicine is committed to the education of health professionals and excellence in patient care.

We believe in God's presence in all our work and demonstrate this belief to our patients and families, our students and each other. To fulfill our mission, we foster an environment that encourages innovation, embraces diversity, respects life and values human dignity.

Our Brand Promise

The people of Loyola Medicine promise patients that we go beyond the illness to treat the whole person.

We also treat the human spirit.®

St. Ignatius of Loyola said, "love is shown more in deeds than in words." It is from Ignatius' call that our tagline was created, We also treat the human spirit.® This claim calls upon us to see one another and our patients and families as persons deserving of the utmost respect, filled with inherent dignity, for whom we have the privilege of caring.

We hold ourselves accountable to this commitment to patient care through our Magis Standard, our values that calls us to uphold the service of four values: care, concern, respect and cooperation. The Latin word "magis" means "more," and the Jesuits use this notion to describe an unrelenting desire to do better and be better in all they that they do. At Loyola, this commitment to unceasing improvement shapes our dedication to patient care, clinical research and our educational mission to train the next generation of doctors and scientists capable of "treating the human spirit."



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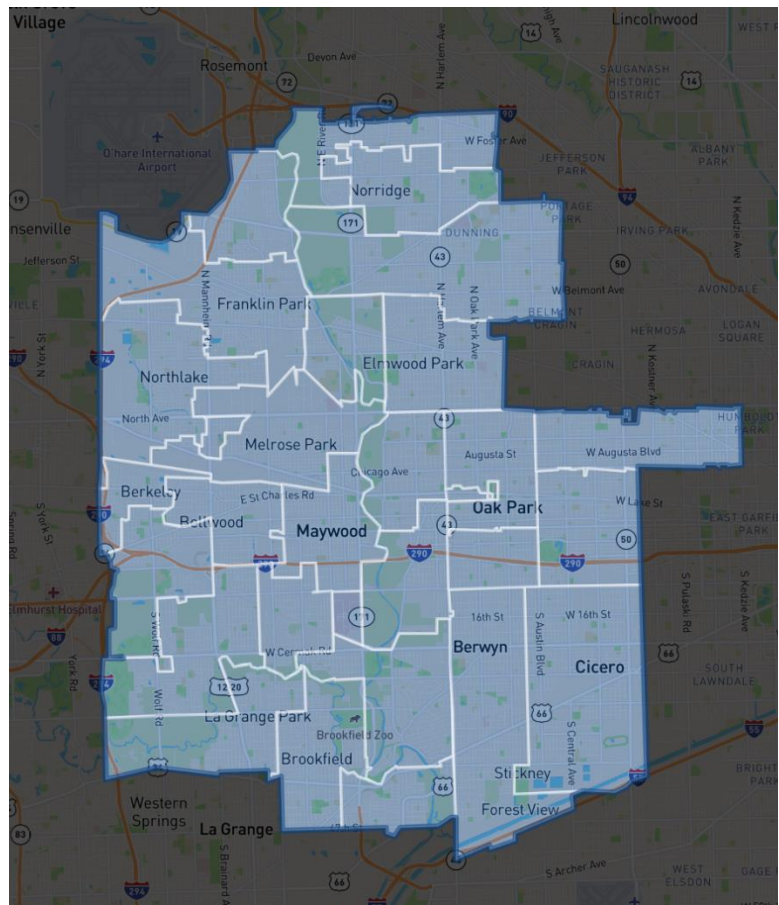
A Member of Trinity Health

COMMUNITIES SERVED BY LOYOLA UNIVERSITY MEDICAL CENTER AND GOTTLIEB MEMORIAL HOSPITAL

Loyola University Medical Center (Maywood, IL) and Gottlieb Memorial Hospital (Melrose Park, IL) serve a CHNA community service area that includes 30 zip codes in west suburban Cook County and the west side of Chicago. Loyola Medicine defines the CHNA service area as the primary service areas for both hospitals and making sure to include any nearby communities of highest need.

Figure 1. Communities Served by Loyola University Medical Center and Gottlieb Memorial Hospital

Zip Code	Municipality / Community
60634	Dunning (Chicago)
60656	Norwood Park (Chicago)
60104	Bellwood
60130	Forest Park
60131	Franklin Park
60141	Hines
60153	Maywood
60154	Westchester
60155	Broadview
60160	Melrose Park
60162	Hillside
60163	Berkeley
60164	Northlake
60165	Stone Park
60171	River Grove
60176	Schiller Park
60301	Oak Park
60302	Oak Park
60304	Oak Park
60305	River Forest
60402	Berwyn
60513	Brookfield
60526	La Grange Park
60534	Lyons
60546	Riverside
60644	Austin (Chicago)
60651	Humboldt Park, Austin (Chicago)
60706	Norridge, Harwood Heights
60707	Elmwood Park
60804	Cicero



The Loyola-Gottlieb service area is home to 747,000 community members.

Forty percent (40%) of the population identifies as Hispanic/Latine, 36% Non-Hispanic White, 20% Black, 3% Asian, and 1.4% two or more races. (*American Community Survey, 2016-2020*)

Twenty-four percent (24%) of the population is children and youth under 18, 62% are 18-64, and 14% are older adults over 65.

Figure 3 compares the demographics of communities in the Loyola-Gottlieb service area to Cook County, Illinois, and the US. The Loyola-Gottlieb service area has a greater percentage of community members that identify as Hispanic/Latine compared to the county, state, and US. The service area has a similar proportion of community members that identify as Black compared to Cook County and greater than Illinois or the US. In the Loyola-Gottlieb service area, nearly 10% of households are limited English proficient, compared to only 4% statewide.



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Community Benefit Plan

Gottlieb Memorial Hospital
Community Benefit Plan and Report
Fiscal Year 2024

Introduction

Loyola Medicine, a not-for-profit, mission-based, Catholic organization, is a nationally recognized leader in providing specialty and primary healthcare services. Loyola Medicine is composed of three hospitals in Chicago's western suburbs: Loyola University Medical Center (LUMC) in Maywood, IL, Gottlieb Memorial Hospital (GMH) in Melrose Park, IL and MacNeal Hospital in Berwyn, IL. There are over 30 specialty and primary care centers predominately located in Chicago's western and southwestern suburbs, and nearly 1,877 combined medical staff members. Loyola Medicine is a major referral center for the Chicago metropolitan area, providing care for some of the most critically ill and injured patients regionally and nationally. Loyola Medicine is a member of Trinity Health, one of the nation's largest Catholic health systems serving patients in 27 states. Trinity Health is one of the largest multi-institutional Catholic healthcare systems in the nation, serving diverse communities that includes 101 hospitals, as well as 126 continuing care locations that include PACE programs, senior living facilities and home care and hospice services. Its continuing care programs provide nearly 2.5 million visits annually. Based in Livonia, Michigan, and with annual operating revenues of \$18.3 billion and assets of \$26.2 billion, the organization returns \$1.1 billion to its communities annually in the form of charity care and other community benefit programs.

Founded in 1961, Gottlieb Memorial Hospital embraces its commitment and responsibility to provide health care to the community it serves. Gottlieb is an acute care community hospital and Level II Trauma Center in Melrose Park with 150 physician offices. The Gottlieb campus is also home to: Gottlieb Center for Fitness, Gottlieb Child Development Center, Gottlieb Professional Office Building, Gottlieb Outpatient Rehabilitation Services, Loyola Center for Metabolic Surgery and Bariatric Care, and Loyola Cancer Care & Research at the Marjorie G. Weinberg Cancer Center at Melrose Park. GMH's services include primary care, general medicine, cardiovascular services, orthopedics, oncology, and urology. On July 1, 2008, GMH joined Loyola University Health System dba Loyola Medicine, an affiliation that further enhances patient care in Chicago's near west suburbs.

Some of Gottlieb Memorial Hospital's recent accomplishments:

- In 2020, Gottlieb Memorial Hospital received a silver-level Beacon Award for Excellence from the American Association of Critical Care Nurses (AACN) "for providing safe, patient-centered and evidence-based care to patients." Gottlieb is one of only 21 patient care units in Illinois, and just 580 in the U.S., that has received a Beacon Award for Excellence. The award is for a three-year term.

- Gottlieb received a Healthgrades Patient Safety Excellence Award in 2021, 2020 and 2019. Gottlieb also received “5 star” ratings from Healthgrades in diabetic emergencies, stroke and colorectal surgery.
- U.S. News & World Report recognized Gottlieb Memorial Hospital's skilled nursing facility as one of the country's Best Nursing Homes of 2024.

GMH’s affiliation with Loyola Medicine brings a high performing quality, community-based hospital together with a world-class academic medical center and medical school. GMH’s core values of Reverence, Commitment to Those Experiencing Poverty, Safety, Justice, Stewardship, and Integrity emphasize care for the whole person, family support, and medical professionalism.

GMH provides many services programs and activities to support the healthcare needs of its community. Below are GMH’s fiscal year 2024 highlights in clinical care and education, as well as GMH’s community benefit plan. LUMC and MacNeal filed separate community benefit reports.

Community Benefit Plan

Consistent with Loyola Medicine's commitment to charitable purposes and to improving the health of the patients and families we serve, GMH provided \$ 27.3 million in community benefits in FY24. This community benefit plan focuses on GMH.

Mission

Loyola Medicine is a member of Trinity Health and committed to Trinity Health’s mission as set forth below:

We, Trinity Health, serve together in the spirit of the Gospel as a compassionate and transforming healing presence within our communities.

Community Benefit Planning Process: Objectives

Loyola Medicine (consisting of Loyola University Medical Center, Gottlieb Memorial Hospital and MacNeal Hospital), completed a community health needs assessment in 2022, as required by the Affordable Care Act. Working with a community steering committee composed of local community, religious and government organizations, we identified and prioritized the healthcare needs of the communities we serve. A plan was created in November 2022 to focus Loyola Medicine's community outreach efforts and to demonstrate our alignment with the health needs of the communities we serve. Loyola Medicine continues to update this plan to impact needs as they change. Loyola Medicine is currently performing a comprehensive update of its community health needs assessment.

This plan guides GMH as follows:

- Evaluating how well current programs serve the community
- Identifying how specific medical services can improve health
- Examining access and barriers to receiving health services
- Determining the need for additional programs
- Furthering efforts to provide quality care

Community Benefit Planning Process:

Identify the Populations and Communities Served by the Hospital

Based in the western suburbs of Chicago, Gottlieb Memorial Hospital (GMH) is a community-based hospital located on a 36-acre campus. The hospital campus is located in Melrose Park, IL, 14 miles west of Chicago's Loop area. The heart of the campus is the Gottlieb Memorial Hospital, a 247 licensed-bed facility. Besides the hospital, the following clinical services and facilities are located on the campus: Level 2 Trauma Center, the Marjorie Weinberg Cancer Center, the Wound Care and Hyperbaric Medicine Center, Medical Office Building, and the Gottlieb Center for Fitness. GMH's clinical strengths include primary care, general medicine, cardiovascular services, orthopedics, neurosciences, oncology, and urology.

GMH's primary service area has a diverse population of over 346,000 with the following characteristics:

- 18.2 percent of the population are age 65 or older.
- 36.9 percent of households have an average household income over \$100,000 and 14.7 percent under \$25,000.
- The Hispanic population are almost 40% of the population and projected to grow by 8.6 percent by 2029.

GMH served 11.0 percent of the 35,032 discharged inpatients from this primary service area in fiscal year 2024. Gottlieb Memorial Hospital's 15.8 million project renovated and expanded the emergency department, which opened May 5, 2020. The expansion accommodated an increase in daily patient visits and future growth to meet the needs of Melrose Park and surrounding communities. The emergency department was prepared to see more than 30,000 patients annually and accommodate increased ambulance traffic from nearby neighborhoods. Additional ambulance bays were also added. With a focus on efficient care, bedside registration was incorporated into the new design. The space has new accommodations for geriatric, bariatric, substance abuse and psychiatric patients, including larger doorways, anxiety-reducing design and safety elements that benefit all patients. In addition, the Gottlieb Memorial Hospital Auxiliary is supporting this project through the installation of patient lifts in the Emergency Department to prevent injuries to patients and staff. The emergency department is a Level II

Trauma Center recognized by the Illinois Department of Public Health as an Emergency Department Approved for Pediatrics (EDAP). GMH provides pre-hospital training to educate emergency medical technicians (EMTs) and paramedics.

*Community Benefit Planning Process:
Health Care Needs Considered in Plan Development*

To gain understanding on how GMH could improve how it serves the community, GMH sought input for the development of its community health needs assessment. Methods included: 1) health services inventory, 2) community, provider and faith leader surveys and 3) physician focus groups, and 4) community conversations.

GMH and a steering committee, composed of LUMC, internal representatives, as well as community groups and local public health agencies, worked to identify priority health issues for the local community. Through a prioritization review process, committee members selected the top priorities based on criteria including size of the issue, seriousness of not addressing the issue, available resources to address the issue, and potential to impact the issue. The steering committee's priority foci included: Mental Health, Social and Structural Determinants of Health, Community Communication and Leader Engagement, Access to Healthcare, and Chronic Disease Prevention and Management. These priorities required the engagement of many community and governmental partners collaborating to address these societal issues.

Loyola Medicine, in collaboration with community partners, chose to focus on developing and/or supporting initiatives to improve the following health needs:

1. Mental Health
2. Social and Structural Influencers of Health

To ensure the patient care services and community benefits align with the needs of the community, GMH performs ongoing evaluation of the needs of medically underserved populations within the community. The evaluation utilizes population projections by zip code for GMH's service areas, which involves identifying the number of patients served by age, race, and gender. This data helps to determine the community's needs, and to evaluate existing and future programs.

*Community Benefit Planning Process:
Community Benefit Activities*

Activities GMH's community benefit plan focused on:

- Charity care and other uncompensated healthcare services
- Subsidized healthcare services
- Language-assistance services

- Donations
- Volunteer services
- Other community benefits

Financial Assistance and Charity Care Policy

In the spirit of our Catholic Jesuit tradition, Gottlieb Memorial Hospital (GMH) is committed to providing healthcare services to all patients based on medical necessity. For patients who require financial assistance or who experience temporary financial hardship, GMH offers several assistance and payment options, including charity and discounted care as well as short-term and long-term payment plans.

Additionally, Gottlieb Memorial Hospital is committed to:

- Providing access to quality healthcare services with compassion, dignity and respect for those we serve, particularly the poor and the underserved in our communities.
- Caring for all persons, regardless of their ability to pay for services.
- Assisting patients who cannot pay for part or all of the care that they received.

Uninsured Patients

GMH extends discounts to all uninsured patients who received medically necessary services per the Illinois Hospital Uninsured Patient Discount Act. The discount amount, updated annually, is based on GMH's cost to charge ratio.

Presumptive Eligibility for Uninsured Patients

Gottlieb Memorial Hospital offers presumptive financial assistances for uninsured patients who demonstrated one or more of the following:

1. Homelessness.
2. Deceased with no estate.
3. Mental incapacitation with no one to act on patient's behalf.
4. Medicaid eligibility, but not enrolled on date of service or for non-covered services.
5. Enrollment in the following assistance programs for low-income individuals having eligibility criteria at or below 200% of the federal poverty income guidelines:
 - a. Women, Infants and Children Nutritional Program (WIC)
 - b. Supplemental Nutritional Assistance Program (SNAP)
 - c. Illinois Free Lunch and Breakfast Program
 - d. Low Income Home Energy Assistance Program (LIHEAP)
 - e. Enrollment in an organized community-based program providing

- access to medical care, that assesses and documents limited low income financial status as a criterion for membership
- f. Receipt of grant assistance for medical services

Short-Term and Long-Term Payment Plans

Patients with financial hardship may be eligible for a short-term installment payment plan. GMH accepts installment payments for a period of up to 24 months. The minimum payment is \$50 per month. Bank Loan Program is available for payment plans exceeding 24 months.

Financial Assistance / Charity Care Policy

A 100% discount for medically necessary services is available to patients who earn 200% or less of the Federal Poverty Level (FPL) guidelines. Individuals who earn between 200% and 400% of the FPL guidelines are eligible for a partial discount equal to the Medicare discount rate.

Patient copays and deductibles may be eligible for discounted rates if a patient qualifies for financial assistance and earns less than 200% of the FPL Guidelines.

Discounts are also available for patients facing catastrophic costs associated with medical care. Catastrophic costs occur when patients' medical expenses for an episode of care exceed 20% of their annual income.

Patient Financial Services

Financial Counselors are available to work with patients completing financial assistance applications to determine available assistance. This includes assessing Medicaid and Health Insurance Exchange plan eligibility.

In fiscal year 2024, GMH provided a total of \$25.9 million in uncompensated care. This amount covers \$4,861,840 in charity care, \$8,924,463 in care not fully funded by Medicare, \$11,238,636 in Medicaid and \$944,199 in services where payment was expected, but not received (bad debt).

Education

To further Loyola Medicine's teaching tradition, GMH supports hospital-based education and training of future professionals and advancing medical research.

GMH provided \$767,993 in unreimbursed costs for hospital-based education in fiscal year 2024.

Subsidized Healthcare Services

GMH provides subsidized community responsive health services programs, which operate at a financial loss, including clinical services, and community-health education programs.

GMH's community health improvement activities included enrollment assistance to those experiencing poverty, advocacy work statewide, and community health education at events in GMH's primary service area, including hosting 'Medicare 101' workshops on-site that were open to the community to help seniors navigate insurance changes, enrollment options, and their options. GMH also provided an evidence-based Diabetes Prevention Program.

GMH addressed the Social Determinants of Health by utilizing Community Health Workers (CHW's) to screen patients for social needs (food, housing, health care, and employment). Patients who screened positive were provided resources or connected to community-based organizations or government agencies for further assistance. This referral process was strengthened through the embedding of Trinity Health's social needs into the electronic medical record, allowing the care team to share resources in an electronic format with patients. To adequately address the needs of our communities, several members of the team speak Spanish, and one speaks Polish. CHW's are strategically placed in clinics, where the percentage of patients on Medicaid or Uninsured is high, and in the emergency department.

GMH provides van service for those with no means of transportation to hospital diagnostic testing or ancillary services. In addition, GMH participates in a community collaborative to address food insecurity, school wellness, community capacity and cohesion, and economic justice, which leverages community members' lived experiences and skills to incubate social and economic enterprises, and hosts community workshops throughout GMH's service areas.

GMH provided the daily allergy count (from April through October) for the entire Chicagoland area. The count was provided, at no cost, to news outlets and all Chicago meteorologists. The count also was available on GMH's Website, via Twitter and by a telephone hotline each weekday morning during allergy season. It is a trusted resource to Chicagoland residents who need to determine their use of allergy medications on a daily basis.

<i>GMH provided a total of \$ 31,680 subsidized health services in fiscal year 2024, which includes programs operating at a loss and community health improvement activities.</i>

Cash and In-kind Donations

Additionally, GMH supports the work of a local social service agency combating domestic violence in our communities by hosting weekly support groups for survivors along with furnishing security personnel to assist their efforts.

GMH provided \$ 13,603 in cash and in-kind donations in fiscal year 2024.

Language Assistance Services

GMH provides free language-assistance services: interpretation services and translation of vital documents for patients with limited-English proficiency, deaf and hard-of-hearing patients. In fiscal year 2024, GMH cares for a patient population speaking over 46 languages. A direct interpreter-access line allows patients to call GMH via a dedicated 800-number with a phone interpreter, making it easier for them to communicate with GMH staff when they are not at the facility. Remote video interpreting capability is provided in the Emergency Department and inpatient units so that ASL interpreter services could be utilized immediately upon patients' entry to the ED, or around-the-clock if hospitalized on an inpatient unit.

GMH provided \$ 385,669 in free language assistance and interpreter services in fiscal year 2024.

Volunteer Services

GMH provides a workplace initiative for employees to volunteer their time for the local community allowing them to contribute to local causes and address community needs. This provides positive impact to the lives in the community and opportunity to boost employee morale, skill development and stronger purpose for GMH employees.

In addition, GMH had 83 community members volunteered during fiscal year 2024 and provided 5,876 hours of time to aligning to our mission. Loyola Medicine's volunteers are valued partners who play a vital role in helping to provide important services for our patients and their families.

GMH provided \$103,301 in total employee and non-employee volunteer services in fiscal year 2024.

Other Community Benefits

During fiscal year 2024, Loyola Medicine's Community Health and Well-Being department devoted a portion of its time working with GMH staff to promote and track effective community health outreach

efforts. A portion of the department's budget is allocated in support of GMH's community benefit activities.

Additionally, GMH supported the workforce development of high school students interested in health careers by providing a bi-weekly intro to career pathways program for students at Leyden High School. In FY24, leaders at GMH engaged with students over 90 times. Through their 8-week rotation, students received educational information regarding a given health topic, an overview of the leader's career pathway in the medical field, and a tour of the leader's respective area in the facility, providing a glimpse of day a day to activity in the hospital.

<i>GMH provided \$61,180 in additional community benefits in fiscal year 2024.</i>
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Conclusion

Caring for the community, particularly the vulnerable and underserved is deeply engrained in GMH's mission and values. GMH strives to improve patients' quality of life. GMH clinicians and staff routinely reach beyond its campus to bring care and compassion to the community via programs, activities, and partnerships to respond and bring care to our communities.



LOYOLA
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Annual Non Profit
Community Benefits Plan Report

Annual Non Profit Hospital Community Benefits Plan Report

Name of Hospital Reporting: Gottlieb Memorial Hospital

Mailing Address: 701 West North Avenue
(Street Address/P.O. Box)

Melrose Park, IL 60160
(City, State, Zip)

Physical Address (if different than mailing address):

(Street Address/P.O. Box)

(City, State, Zip)

Reporting Period: 07 / 01 / 23 through 06 / 30 / 24 **Taxpayer Number:** 36-2379649
Month Day Year Month Day Year

If part of a health system, list the other Illinois hospitals included in the health system (Note: A separate report must be filed for each Hosp).

Hospital Name

Address

FEIN #

1. **ATTACH Mission Statement:**

The reporting entity must provide an organizational mission statement that identifies the hospital's commitment to serving the health care needs of the community and the date it was adopted.

2. **ATTACH Community Benefits Plan:**

The reporting entity must provide it's most recent Community Benefits Plan and specify the date it was adopted. The plan should be an operational plan for serving health care needs of the community. The plan must:

1. Set out goals and objectives for providing community benefits including charity care and government-sponsored indigent health care.
2. Identify the populations and communities served by the hospital.
3. Disclose health care needs that were considered in developing the plan.

3. **REPORT Charity Care:**

Charity care is care for which the provider does not expect to receive payment from the patient or a third-party payer. Charity care does not include bad debt. In reporting charity care, the reporting entity must report the actual cost of services provided, based on the total cost to charge ratio derived from the hospital's Medicare cost report (CMS 2552-96 Worksheet C, Part 1, PPS Inpatient Ratios), not the charges for the services.

Charity Care \$ 4,861,840

ATTACH Charity Care Policy:

Reporting entity must attach a copy of its current charity care policy and specify the date it was adopted.

4. **REPORT Community Benefits** actually provided other than charity care.

See instructions for completing Section 4 of Form AG-CBP-1 (Community Benefits Plan Annual Report Form For Not For Profit Hospital)

Community Benefit Type

Language Assistant Services	\$ <u>385,669</u> _
Financial Assistance	\$ _____
Government Sponsored	\$ <u>20,163,099</u> _
Donations	\$ <u>13,603</u> _
Volunteer Services	
a) Employee Volunteer Services	\$ _____
b) Non-Employee Volunteer Services	\$ <u>103,301</u> _
c) Total (add lines a and b)	\$ <u>103,301</u> _
Education	\$ <u>767,993</u> _
Government-sponsored program services	\$ _____
Research	\$ _____
Subsidized health services	\$ <u>31,680</u> _
Bad debts	\$ <u>944,199</u> _
Other Community Benefits	\$ <u>61,180</u> _

Attach a schedule for any additional community benefits not detailed above.

5. **ATTACH Audited Financial Statements for the reporting period.**

Under penalty of perjury, I the undersigned declare and certify that I have examined this Annual Non Profit Hospital Community Benefits Plan Report and the documents attached thereto. I further declare and certify that the Plan and the Annual Non Profit Hospital Community Benefits Plan Report and the documents attached thereto are true and complete.

Melissa Lukasick, Regional CFO

Name/ Title (Please Print)


Melissa M. Lukasick (Dec 31, 2024 13:40 CST)

Signature

Tennille Tucker

Name of Person Completing Form

Tennille.Tucker@trinity-health.org

Electronic / Internet Mail Address

mlukasick@lumc.edu

Phone: Area Code/ Telephone No.

12/31/2024

Date.

815-280-3034

Phone: Area Code/ Telephone No.

Alt: David.Paluck@trinity-health.org

FAX: AreaCode/FAXNo.



LOYOLA
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Hospital Financial Assistance Report



HOSPITAL FINANCIAL ASSISTANCE REPORT

OFFICE OF THE ATTORNEY GENERAL • STATE OF ILLINOIS

Pursuant to 77 Ill. Adm. Code 4500.60, each Illinois hospital must annually provide, in conjunction with the filing of either its Community Benefits Report as required by the Community Benefits Act or its Worksheet C Part I as required by the Hospital Uninsured Patient Discount Act, a Hospital Financial Assistance Report to the Office of the Attorney General. This form shall be completed and filed with the Office of the Attorney General as described below.

Reporting Hospital: Gottlieb Memorial Hospital

Mailing Address: 701 West North Avenue

City, State, Zip: Melrose Park, IL 60160

Reporting Period: July 1, 2023 through June 30, 2024

Taxpayer Number: 36-2379649

• • •

1. Attach a copy of each Hospital Financial Assistance Application form used during the reporting period. If more than one form was used, identify the date any amended form was adopted.
2. Attach a copy of the Presumptive Eligibility Policy in effect during the reporting period, which shall identify each of the criteria used by the hospital to determine whether a patient is presumptively eligible for Hospital Financial Assistance.
3. Provide the following Hospital Financial Assistance statistics for the hospital during the reporting period:
 - A) The number of Hospital Financial Assistance Applications submitted to the hospital, both complete and incomplete, during the most recent fiscal year: a) 432
 - B) The number of Hospital Financial Assistance Applications the hospital approved under its Presumptive Eligibility Policy during the most recent fiscal year: b) 4,606
 - C) The number of Hospital Financial Assistance Applications the hospital approved outside its Presumptive Eligibility Policy during the most recent fiscal year: c) 361
 - D) The number of Hospital Financial Assistance Applications denied by the hospital during the most recent fiscal year: d) 71
 - E) The total dollar amount of financial assistance provided by the hospital during the most recent fiscal year based on actual cost of care: e) \$ 4,861,840
4. If the Reporting Hospital annually files a Community Benefits Plan Report with the Office of the Attorney General pursuant to the Community Benefits Act, the Hospital Financial Assistance Report shall be filed at the same time as the Community Benefits Plan Report is filed each year. All records and certifications required to be filed under this Part in conjunction with the filing of its Community Benefits Report as required by the Community Benefits Act shall be submitted to:
5. If the Reporting Hospital is not required to annually file a Community Benefits Plan Report with the Office of the Attorney General, the Hospital Financial Assistance Report shall be filed jointly with its Worksheet C Part I from its most recently filed Medicare Cost Report pursuant to the Hospital Uninsured Patient Discount Act. All records and certifications required to be filed under this Part in conjunction with the filing of its Worksheet C as required by the Hospital Uninsured Patient Discount Act shall be submitted to:

Charitable Trusts Bureau

Office of the Illinois Attorney General
100 West Randolph Street, 11th Floor
Chicago, Illinois 60601

Health Care Bureau

Office of the Illinois Attorney General
100 West Randolph Street, 10th Floor
Chicago, Illinois 60601

6. If the Reporting Hospital utilizes Electronic and Information Technology in the implementation of the Hospital Financial Assistance Application requirements, identify such Electronic and Information Technology so used and the source of such Electronic and Information Technology:

Patients complete an application form. If information is missing or appears inaccurate, counselors verify

information using Connance PARO.

7. If the Reporting Hospital utilizes Electronic and Information Technology in the implementation of the Presumptive Eligibility Criteria, identify such Electronic and Information Technology so used and the source of such Electronic and Information Technology:

Patients complete an application form. Hospital counselors verify information using Connance PARO.

...

Under penalty of perjury, I the undersigned declare and certify that I have examined this Hospital Financial Assistance Report and the documents attached thereto. I further declare and certify that this Hospital Financial Assistance Report and the documents attached thereto are true and complete.

Name and Title (CEO or CFO): Melissa M. Lukasick, Regional CFO, Loyola Medicine

Signature: 
Melissa M Lukasick (Dec 31, 2024 13:40 CST)

Date: 12/31/2024

...

Where the Reporting Hospital utilizes Electronic and Information Technology in the implementation of the Hospital Financial Assistance Application requirements, complete the following additional certification:

I further declare and certify that each of the Hospital Financial Assistance Application requirements set forth in 77 Ill. Adm. Code 4500.30 are included in Hospital Financial Assistance Applications processed by Electronic and Information Technology.

Name and Title (CEO or CFO): Melissa M. Lukasick, Regional CFO, Loyola Medicine

Signature: 
Melissa M Lukasick (Dec 31, 2024 13:40 CST)

Date: 12/31/2024

...

Where the Reporting Hospital utilizes Electronic and Information Technology in the implementation of the Presumptive Eligibility Criteria, complete the following additional certification:

I further declare and certify that each of the Presumptive Eligibility Criteria requirements set forth in 77 Ill. Adm. Code 4500.40 are included in Hospital Financial Assistance Applications processed by Electronic and Information Technology.

Name and Title (CEO or CFO): Melissa M. Lukasick, Regional CFO, Loyola Medicine

Signature: 
Melissa M Lukasick (Dec 31, 2024 13:40 CST)

Date: 12/31/2024



LOYOLA
MEDICINE

Charity Policy

Financial Assistance and Charity Care Policy

Financial Assistance

Trinity Health is committed to providing care, treatment and services to all who come to us based on medical necessity.

Financial Assistance Policy

- Financial help is provided based on your income. This is defined using [Federal Poverty Level guidelines](#).
- If you earn [200]% or less of the Federal Poverty Level guidelines you can get a full discount. It applies to medically necessary services.
- If you earn between [201]% and [400]% of the Federal Poverty Level you may get a partial discount.
- Trinity Health will not charge qualifying patients more than the Medicare discount rate.
- Your copays, coinsurance, and deductibles may get discounts. You can qualify for aid if you earn less than [400]% of the Federal Poverty Level.
- If you are facing catastrophic costs, you may get discounts. This occurs when your medical expenses for the past 12 months are over 20% of your household income. The discount may also include the your copays. It can also include coinsurance, and deductibles.

Elective services such as cosmetic surgery are not eligible for financial assistance.

To apply for financial assistance, complete and submit the application. The Loyola Medicine (a member of Trinity Health) Financial Assistance Policy and Application are available on the hospital's webpage [Loyola Financial Assistance and Charity Care Policy](#). You may also request a free copy of the policy and application by visiting any ministry location, mailing, emailing, or calling Loyola Medicine. Below is the contact information for assistance with Financial Assistance application or submission of application. If you prefer to call, our Benefit Advocates can be reached at 708-216-5014 x5.

Please send the application and all supporting document(s) required within sixty (60) business days.

*****INCOMPLETE APPLICATIONS MAY NOT BE PROCESSED.*****

Mail to (drop off not available):

Loyola University Health System,
Patient Financial Services Department
Two Westbrook Corporate Center, 6th Floor
Westchester, Illinois 60154

Fax #: 708-216-5359

Email address: LOY-FinancialAssist@lumc.edu

If you would like to meet with a Benefit Advocate in person or drop off your application, please visit:

Loyola University Medical Center 2160 South 1st Ave Suite/Room 1911 Maywood, IL 60153	Gottlieb Memorial Hospital 701 W. North Ave Door 4 Entrance Melrose Park, IL 60171	MacNeal Hospital 3249 S Oak Park Avenue Berwyn, IL 60402 1st Floor
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The Trinity Health Financial Assistance Policy, Application, and Plain Language Summary are translated into other languages and are available by contacting the hospital or Patient Financial Services department listed above.

Provider List

A list of Providers delivering emergency or medically necessary care in the hospital facility, who are covered by the hospital's Financial Assistance Policy, is available online or upon request.

Short-Term and Long-Term Payment Plans

If you cannot pay your share you may qualify for short or long-term payment plans. Trinity Health's short-term payment plan is interest free. Patients must pay balances within one year. You can get a long-term interest-bearing plan if you can't pay the total balance within one year.

Patient Financial Services

Benefit Advocates (Financial Counselors) are available to help you. They will assist you in completing financial assistance applications. This will determine what aid is available. This includes assessing eligibility for Medicaid.

You may contact a financial counselor at the place where you receive care. The financial counselor can help determine if you qualify for financial help. Financial counselors can also provide free copies of the Financial Assistance Policy, Application, and Plain Language Summary.

Charity Cost by Hopsital, Charity Cost in the ED by Hospital, Total Community Benefits by Hospital, and Net Patient Revenue by Hospital

	Loyola Medicine Fiscal Year 2024			
	LUMC	LGMH	LMNH	
Charity Care	\$ 23,189,666	\$ 4,861,840	\$ 8,427,609	\$ 36,479,115
Community Benefits	\$ 269,048,519	\$ 27,332,564	\$ 38,403,032	\$ 334,784,114
Net Patient Service Revenue	\$ 1,525,563,013	\$ 159,415,787	\$ 332,952,418	\$ 2,017,931,218

Charity care is defined as the unreimbursed cost of care provided to patients who are uninsured or underinsured and served by the Hospitals. The cost of charity care for the Hospitals was calculated by applying the total cost. to-charge ratio from each hospital's Medicare cost report (CMS 2552-96 Worksheet C, Part 1, consistent with the State of Illinois Attorney General Office definition) to the charges on accounts identified as qualifying for charity care (as defined in the American Institute of Certified Public Accountants Accounting and Auditing Guide – Healthcare Organizations).

Total community benefits include the contributions by the Hospitals into those community benefits activities as defined by the Illinois Community Benefits Act.

Net patient revenue (NPR) is the money generated from patient services collected from payors, including insurance and government programs. It is inclusive of Hospital Assessment Program (HAP) reimbursement. NPR is gross service revenue less provisions for contractual adjustments, discounts, and other adjustments or deductions, excluding charity care.

A summary of the breakdown of charity care for FY2024 as follows:

Category	Approved Patient Applications	Pending Patient Applications	No Response / Denied Patient Applications
Charity Care (number of Patients)	1,623	5210	2798
Charity Care (100% write-off): Write Off Amount	\$ 29,063,075	0	0
Presumptive Charity Care (number of Patients)	25,805	n/a	n/a
Presumptive Charity Care: Write Off Amount	\$ 64,010,613	0	0
Presumptive Charity Care (Partial write-off): Write Off Amount	\$ 28,192,315	0	0
Other Charity Care (number of Patients)	\$ 188	n/a	n/a
Other Charity Care (Med Indigent/Catastrophic): Write Off Amount	\$ 8,925,960	0	0

CONFIDENTIAL APPLICATION FOR FINANCIAL ASSISTANCE

For Hospital and Professional services provided by facilities and physicians of Hospital Medicine

Guarantor Name Smarttext

Guarantor Address Smarttext

Date Smarttext:

Guarantor: Guarantor smarttext

Case Number: smarttext

Patients Included in Case:

- smarttext patient name(s)

Dear patient name smarttext,

Thank you for selecting Loyola Medicine as your health care provider. Please complete the enclosed application and return to the address below to complete the evaluation of your financial assistance.

Please contact our Customer Service Center at 708-216-5014 option #5 Monday through Friday between 8:00 am -5:00 pm CST if you have questions on the application or regarding your application status.

Mail: Loyola University Health System, Patient Financial Services Department
Two Westbrook Corporate Center, 6th Floor Westchester, Illinois 60154

Fax #: 708-216-5359 **Email address:** LOY-FinancialAssist@lumc.edu

If you would like to meet with a Benefit Advocate in person or drop off your application, please visit:

Loyola University Medical Center 2160 South 1st Ave Suite/Room 1911 Maywood, IL 60153	Gottlieb Memorial Hospital 701 W. North Ave Door 4 Entrance Melrose Park, IL 60171	MacNeal Hospital 3249 S Oak Park Avenue Berwyn, IL 60402 1st Floor
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CONFIDENTIAL APPLICATION FOR FINANCIAL ASSISTANCE

For Hospital and Professional services provided by facilities and physicians of Hospital Medicine

Required Verifications

- ☐ Past One month Proof of Gross Income
- ☐ Past Two months Complete Bank Statements for all bank accounts, with all pages included.
(Explanation for recurring deposits)
- ☐ Recent Tax Returns (1040 form with Schedule C, E or F) or Three Months Profit and Loss Statements (for self-employed/dependents)

Provide the following, if applicable

- ☐ Recent W2 for Seasonal Income ☐ Unemployment Benefit/ Denial letter ☐ Child Support Income /Alimony
- ☐ No Income – Complete Letter of Financial Support portion of the application

Patient Information

Patient Name		Date of Birth	
Social Security/EIN Number (optional)	Mobile Phone	Other Phone	
Mailing Address	City	State	Zip code
Email Address	What state are you a resident?		
Marital status (Optional) <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Other _____			
Do you file a Federal Tax Return? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, why?		Can you be claimed as dependent on someone else's tax return? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Did you or your dependents have health insurance coverage at the time of service? <input type="checkbox"/> Yes <input type="checkbox"/> No (Provide Insurance card copy)			
Are you a documented resident of the United States? (Optional) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Prefer Not to Answer			
Household Members, including yourself based on your recent Tax Returns	Date of Birth	Relationship to Patient	Claimed on Tax Return (Yes/No)

Income Verification for all household members

CONFIDENTIAL APPLICATION FOR FINANCIAL ASSISTANCE

For Hospital and Professional services provided by facilities and physicians of Hospital Medicine

Monthly Income Source	Who receives this?	Gross Monthly Income (before taxes)	Monthly Income Source	Who receives this?	Gross Monthly Income (before taxes)
Wages			Worker's Compensation		
Social Security / Disability			Unemployment		
Pension			Child Support / Alimony		
Self-Employment			Rental Land Income		
Public Assistance			Other		

Letter of Financial Support - Should only be completed by the person providing support

- ☐ I provide more than 50% support for the patient's living expenses, but I am unable to help with medical bills.
- ☐ By signing this letter, I verify that the above statement is correct and that I will in no way be held liable for the patient's bills. If you have questions, please contact me at _____
(Phone Number)

Name of person providing support	Relationship to Patient
Signature of person providing support	Date

Verification of Income and Identification

I certify that the information listed in this application is true and complete to the best of my knowledge. I understand that the information provided is subject to verification. I will be responsible for repayment of any services provided at Trinity Health affiliates if the above information is provided under false pretenses.

Signature of Patient: _____ Date: _____

Or Signature of Legal Guardian (If Applicable): _____ Date: _____

Relationship to Patient: _____ Date: _____

Please mail your application, fax at 708-216-5359 or e-mail LOY-FinancialAssist@LUMC.EDU If you have any questions, please contact our Customer Service Center at 708-216-5014 Option #5 Monday through Friday 8 a.m. - 5 p.m. CST

Concerns or complaints with the financial assistance application process or uninsured discount may be reported to the Healthcare Bureau of the Illinois Attorney General 1-877-305-5145 / <https://illinoisattorneygeneral.gov/consumers/hcform.pdf>

EFFECTIVE DATE: *February 20, 2024***POLICY TITLE:***Financial Assistance to Patients**To be reviewed every three years by:
Trinity Health Board of Directors***REVIEW BY:** *March 1, 2027*

POLICY

It is the policy of Trinity Health and each of its Ministries to address the need for Financial Assistance and support of patients for emergency and non-elective medically necessary services provided under applicable state or federal law. Eligibility for Financial Assistance and support from the Ministry is determined on an individual basis using detailed criteria along with evaluation and assessment of the patient's and/or family's health care needs, financial resources and obligations. Trinity Health expects payment for services from individuals Able to Pay (as defined in this Policy).

Trinity Health has a consistent approach to providing Financial Assistance to patients which is approved at the System governance level, implemented, and required, across all Ministries through systemwide Procedures and Guidelines followed by each Ministry and Subsidiary. Because of the dynamic nature of the environment, the impact will be closely monitored and revisited, as necessary. Each Ministry will comply with applicable state law regarding eligibility, notice, applications, appeals and reporting.

I. Eligibility Criteria for Financial Assistance

Financial Assistance described in this section is provided to patients that reside in the Service Area (as defined in this Policy). Additionally, Ministries will provide Financial Assistance to patients from outside their Service Area who qualify under the Ministry Financial Assistance Policy (FAP) and who present with an emergent or life-threatening condition and receive Emergency Medical Care.

Trinity Health will provide Financial Assistance for services in a hospital facility (including services provided in the hospital facility by a substantially-related entity) and each Ministry will provide Financial Assistance for the following services:

- A. All Medically Necessary Care and Emergency Medical Care for

1. self-pay patients who apply for and are determined to be eligible for Financial Assistance, and
 2. patients presumptively eligible for financial assistance.
- B. Certain payments due from patients with coverage from a payer/insurer with whom the Ministry participates/contracts as described in this Policy.

Emergency Medical Care services will be provided to all patients who present to the Ministry's hospital emergency department, regardless of the patient's ability to pay or source of payment. Such medical care will continue until the patient's condition has been stabilized, prior to any determination of payment arrangements.

The following services are not eligible for Financial Assistance from Trinity Health:

- A. Cosmetic services and other elective procedures and services that are not Medically Necessary Care.
- B. Services not provided and billed by the Ministry (e.g., independent physicians services, private duty nursing, ambulance transport, etc.).
- C. Ministries may exclude services that are covered by an insurance program at another provider location but are not covered at Trinity Health Ministry hospitals; provided that federal Emergency Medical Treatment and Active Labor Act (EMTALA) obligations are satisfied.

The following patients are eligible for Financial Assistance from Trinity Health:

- A. Uninsured Patients whose Family Income is at or below 200% of the Federal Poverty Level (FPL) will be eligible for a 100% discount on the charges for services received.
- B. Uninsured Patients and Insured Patients receiving services in states with higher Family Income discount percentages also will be eligible for a discount on the charges for services received.
- C. Uninsured Patients whose Family Income is above 200% of the FPL and does not exceed 400% of the FPL (or the higher % required by state law, if applicable) will be eligible for a discount on the charges for services received. A Patient eligible for this level of Financial Assistance will not be charged more than the calculated Amounts Generally Billed (AGB).
- D. Insured Patients whose Family Income is at or below 400% of the FPL will be eligible for Financial Assistance for co-pay, deductible, and co-insurance amounts provided that contractual arrangements with the patient's insurer do not prohibit providing such assistance.

Financial Assistance is also provided for medically indigent patients. A medically indigent patient is an insured patient who applies for Financial Assistance, and due to catastrophic circumstances

medical expenses for an episode of care exceed 20% of Family Income The amount in excess of 20% of Family Income (or the lower % required by state law, if applicable) will qualify the insured patient's co-pays, co-insurances, and deductibles for Financial Assistance. Discounts for medically indigent care for those who are uninsured will not be less than the Ministry's AGB for the services provided or an amount to bring the patient's catastrophic medical expense to Family Income ratio back to 20%.

II. Basis for Calculating Amounts Charged to Patients

Patients eligible for Financial Assistance will not be charged more than AGB for emergency and other medically necessary care. Trinity Health uses a look-back method to calculate the AGB by dividing the sum of paid Medicare claims by the total of gross charges submitted, in accordance with Internal Revenue Code Section 501(r).

A copy of the AGB calculation description and percentage(s) may be obtained, free of charge, on the Ministry's website or by calling the Patient Business Services Center at 800-494-5797.

III. Method for Applying for Financial Assistance

A patient may qualify for Financial Assistance by submitting a completed FAP Application, or through presumptive scoring eligibility. Eligibility is based on evaluation and assessment of the patient's and/or family's health care needs, financial resources and obligations on the date of service. A patient determined to be eligible will be eligible for financial assistance for six months from the first date of service for which the patient is determined to be eligible for financial assistance.

Eligibility for Financial Assistance requires the complete cooperation of the patient, during the application process, if applicable, including:

- A. Completion of the FAP Application, including submission of all required documents; and
- B. Participation in the application process for all available assistance, including but not limited to, governmental Financial Assistance and other programs.

Ministries will make affirmative efforts to help patients apply for public and private programs for which they may qualify and that may assist them in obtaining and paying for health care services. Ministries may consider offering Premium assistance for a limited period of time if a patient would otherwise be approved to receive Financial Assistance.

Ministries will notify patients that submit an incomplete FAP Application and specify the additional information and/or documentation needed to complete the application process, which must be provided within 30 days.

Ministries reserve the right to deny Financial Assistance if the FAP Application is not received within the Application Period.

Patients who want to apply for Financial Assistance may obtain a free copy of the FAP Application as follows:

- A. Request a copy of the FAP Application from Admissions, the Emergency Department, or a Financial Counselor at the location service was provided;
- B. Download and print the FAP Application from the Ministry's website;
- C. Submit a written request to the Patient Business Services Center at the current address posted on the website and included in notices and applications for the FAP; or
- D. Call the Patient Business Services Center at 800-494-5797 or the current phone number posted on the website and included in notices and applications for the FAP.

IV. Eligibility Determinations

Trinity Health will utilize a predictive model to qualify patients for Financial Assistance presumptively. Presumptive eligibility for Financial Assistance may be determined at any point in the revenue cycle.

If a patient is determined not to be eligible for Financial Assistance or eligible for less than the most generous assistance available under the FAP, Trinity Health will:

- A. Notify the patient regarding the basis for eligibility determination and how the patient may appeal or apply for more generous assistance available under the FAP;
- B. Provide the patient at least 30 days to appeal or apply for more generous assistance; and
- C. Process any complete FAP Application the patient submits by the end of the Application Period.

V. Effective Communications

All Ministries will post signs and display brochures that provide basic information about the Ministry's FAP in public locations in the Ministry. All Ministries will post the FAP, a plain language summary, and an application form on the Ministry's website and make the Ministry's FAP, plain language summary and application form available to patients upon request.

VI. Billing and Collection Procedure

All Ministries will implement billing and collection practices for the patient payment obligations that are fair, consistent and compliant with state and federal regulations. Actions Trinity Health may take in the event of non-payment are described in a separate Billing and Collection Procedure. A copy of the Billing and Collection Procedure may be obtained, free of charge by calling the Patient Business Services Center at 800-494-5797 or by email request. Trinity Health complies with 501(r) and applicable state law regarding prohibitions regarding extraordinary collection actions ("ECAs") against individuals determined to be eligible for financial assistance. In addition, unless the individual is Able to Pay, Trinity Health will not pursue legal action to collect a judgement, place a lien on an individual's property or report the individual to a credit bureau.

If a patient has made payments during the Application Period and prior to the determination of eligibility, Trinity Health will refund amounts in excess of the amount of financial assistance for which the patient is determined to be eligible, unless such amount is less than \$5.00.

VII. List of Providers

A list of the providers who are delivering Emergency Medical Care or Medically Necessary Care in the hospital facility that specifies which providers offer Financial Assistance, as described in the FAP, and those who do not, is maintained separately from this FAP. A copy of the Provider List may be obtained, free of charge, on the Ministry's website or by calling the Patient Business Services Center at 800-494-5797.

VIII. Other Discounts

Patients who are not eligible for Financial Assistance, as described in this Policy, and who receive emergency or other medically necessary/non-elective care, may qualify for other types of assistance offered by the Ministry. The other types of assistance are not need-based and are not part of the Financial Assistance Policy and provided at the discretion of the Ministry.

SCOPE/APPLICABILITY

This is a Board Policy. This Policy applies to all organizations within Trinity Health, including its Ministries and Subsidiaries, and each Ministry and Subsidiary within the System that provides or bills for patient hospital care shall adopt an identical FAP. Ministries will adopt a Mirror Policy that mirrors the provisions of this Policy. Trinity Health organizations that provide or bill for other types of patient care shall adopt a FAP to meet the needs of the community served and that provides financial assistance to individuals who need financial assistance and support.

DEFINITIONS

Able to Pay means

- a. An individual who has been determined ineligible for Medicaid through a Medicaid application screening process or who has received a State Medicaid Program denial for Medicaid benefits.
 - Trinity Health does not require that an individual apply for Medicaid as a pre-requisite for Financial Assistance.
- b. An individual who has been determined ineligible for Financial Assistance after review of the Application.
- c. An individual who has not applied for financial assistance after the Financial Assistance Application Period expires.
- d. An individual who has refused to complete an Application or cooperate in the Financial Assistance Application process.

Amounts Generally Billed (“AGB”) means the amounts generally billed for emergency or other medically necessary care to patients who have insurance covering such care, the Ministry’s acute and physician AGB will be calculated utilizing the look back methodology of calculating the sum of paid Medicare claims divided by the total or “gross” charges for those claims by the System Office or Ministry annually using twelve months of paid claims with a 30 day lag from report date to the most recent discharge date.

Application Period begins the day that care is provided and ends the later of 240 days after that date or either --

- a. the end of the 30 day period that patients who qualified for less than the most generous assistance available based upon Presumptive Support status or prior FAP eligibility are provided to apply for more generous assistance.
- b. the deadline provided in a written notice.

Emergency Medical Care as defined within Section 1867 of the Social Security Act. Patients seeking care for an emergency medical condition at a Trinity Health hospital shall be treated without discrimination and without regard to a patient’s ability to pay for care. Ministries shall operate in accordance with all federal and state requirements for emergency care, including screening, treatment, and transfer requirements under the federal Emergency Medical Treatment and Labor Act (EMTALA).

Family Income means a person’s Family Income includes the annual Income of all adult family members in the household from the prior 12 month period or the prior tax year as shown by recent pay stubs or income tax returns and other information. For patients under 18 years of age, Family Income includes that of the parents and/or stepparents, or caretaker relatives’ annual Income. Proof of earnings may be determined by annualizing the year-to-date Family Income, taking into consideration the current earnings rate.

Financial Assistance means support (charity, discounts, etc.) provided to patients for whom it would be a hardship to pay for the full cost of medically necessary services provided by Trinity Health who meet the eligibility criteria for such assistance.

Financial Assistance Policy (“FAP”) means a written policy and procedure that meets the requirements described in §1.501(r)-4(b).

Financial Assistance Policy Application (“FAP Application”) means the information and accompanying documentation that a patient submits to apply for Financial Assistance under a Ministry’s FAP. Ministries may obtain information from an individual in writing or orally (or a combination of both).

Income includes gross wages, salaries, salary and self-employment income, unemployment compensation, worker’s compensation, payments from Social Security, public assistance, veteran’s benefits, child support, alimony, educational assistance, survivor’s benefits, pensions, retirement income, regular insurance and annuity payments, income from estates and trusts, rents received, interest/dividends, and income from other miscellaneous sources.

Medically Necessary Care means any healthcare services or products provided by a Trinity Ministry reasonably determined by a provider, to be necessary to prevent, diagnose, or treat an illness, injury, disease or its symptoms. Medically Necessary Care does not include elective services that are not covered by the patient's applicable insurance/government payment/health plan or cosmetic procedures to improve aesthetic appeal of a normal, or normally functioning, body part.

Ministry (sometimes referred to as Health Ministry) means a first tier (direct) subsidiary, affiliate, or operating division of Trinity Health that maintains a governing body that has day-to-day management oversight of a designated portion of Trinity Health System operations. A Ministry may be based on a geographic market or dedication to a service line or business. Ministries include Mission Ministries, National Ministries, and Regional Ministries.

Mirror Policy means a model policy approved by Trinity Health and that each Ministry is required to adopt as an identical policy, if appropriate and applicable to its operations, but may modify the format to reflect local style preferences or, subject to approval by the ELT member accountable for such Mirror Policy, to comply with applicable state or local laws and regulations or licensing and accreditation requirements.

Policy means a statement of high-level direction on matters of importance to Trinity Health, its Ministries and Subsidiaries or a statement that further interprets Trinity Health's, its Ministries' and Subsidiaries' governing documents. Policies may be either stand alone, Systemwide or Mirror Policies designated by the approving body.

Procedure means a document designed to implement a policy or a description of specific required actions or processes.

Service Area means the primary markets served by the Ministries. This is demonstrated by a list of zip codes in which the patients reside.

Standards or Guidelines mean additional instructions and guidance which assist in implementing Procedures, including those developed by accreditation or professional organizations.

Subsidiary means a legal entity in which a Trinity Ministry is the sole corporate member or sole shareholder.

Uninsured Patient means an individual who is uninsured, having no third-party coverage by a commercial third-party insurer, an ERISA plan, a Federal Health Care Program (including without limitation Medicare, Medicaid, SCHIP, and CHAMPUS), Worker's Compensation, or other third-party assistance to cover all or part of the cost of care.

RESPONSIBLE DEPARTMENT

Further guidance concerning this Policy may be obtained from the Trinity Health Revenue Excellence Department.

RELATED PROCEDURES AND OTHER MATERIALS

- Finance Procedure No. RE.PFS.3 - Financial Assistance to Patients
- Finance Procedure No. RE.PFS.13 – Billing and Collection Procedure

APPROVALS

Initial Approval: June 14, 2014, Stewardship Committee of the Trinity Health Board of Directors

Subsequent Review/Revision(s): September 18, 2014; July 1, 2017; December 8, 2021, December 6, 2023, February 20, 2024



All physicians listed are covered under the Loyola Financial Assistance Policy (FAP). There are no physicians who provide medically necessary care and are not covered under the FAP.

Last Name	First Name	Specialty
Abdeljaber	Ashraf	Hospitalist Medicine - Phys
Abdelrhman	Tamer	Radiation Oncology-Oncology
Abdelsattar	Zaid	Thoracic & Cardio Surg
Abegunde	Ayokunle	Gastroenterology
Abood	Gerard	Surgery
Abraham	Gifty	Surgery
Acevedo Alvarez	Marian	Obstetrics & Gynecology
Aggarwal	Deep	Radiology-Diagnostic
Agnew	Sonya	Ortho Surg Rehab-Surgery
Aguirre	Oswaldo	Surgery
Ahlin	Ka Lee	Obstetrics & Gynecology
Ahmad	Fatima	Anesthesiology - HB
Akhal	Malek	Immediate Care - LUMC
Akkina	Sanjeev	Medicine-Renal Diseases
Albain	Kathy	Oncology/Hematology
Albarillo	Fritzie	Medicine-Infectious Diseases
Aleksoniene	Kristina	LMG Hospitalists
Alexander	Anup	Radiology-Diagnostic
Ali	Marriam	Endocrinology
Alkhalwaldeh	Lara	Hospitalist Medicine - Phys
Allam	Emad	Radiology-Diagnostic
Allen	Heather	Hospitalist Medicine - Phys
Alrahmani	Layan	Obstetrics & Gynecology
AL-Sayyed	Ban	Pediatrics
Alvarez Leonardo	Ramon	LMG Psychiatry
Amin	Sachin	Pediatrics
Amin	Parag	LMG Hospitalists
Ander	Michael	Anesthesiology - HB
Anderson	Douglas	Neurological Surgery
Andreatta	Brock	Anesthesiology - HB
Andrews	Steve	Immediate Care - LUMC
Annes	John	Radiology-Diagnostic
Ansari	Aziz	Hospitalist Medicine - Phys
Anstadt	Michael	Surgery

Antony	Agith	Hospitalist Medicine - Phys
Aouhab	Zineb	Medicine-Rheumatology
Apushkin	Marsha	Pathology
Aragao	Alessa	Pathology
Arceo-Mendoza	Rod Marianne	Endocrinology
Arellano	Christina	LMG Family MED
Arnett	Mark	Radiology-Diagnostic
Arredondo Rupp	Melissa	IM Residency - MacNeal
Asafu-Adjei	Denise	Urology
Asconape	Jorge	Neurology
Aubert	Gregory	Cardiology Practice
Aulivola	Bernadette	Surgery
Avramov	Michail	Anesthesiology - HB
Babino	Khalilah	Immediate Care - LUMC
Badami	Ami	Oncology/Hematology
Badar	Ayesha	Ophthalmology
Bailey	Brenda	Hospitalist Medicine - Phys
Baines	Debra	GMH ED Physicians.
Bajaj	Prempreet	Ortho Surg Rehab-Surgery
Baker-Watson	N Kurt	Anesthesiology - HB
Bakhos	Mamdouh	Thoracic & Cardio Surg
Bakir	May	Cardiology Practice
Baksh	Nikolas	Ortho Surg Rehab-Surgery
Baldea	Kristin	Urology
Ball	Caroline	Cardiology Practice
Baluzy	Matthew	Emergency Medicine Physicians
Bansal	Sanjay	Pediatrics
Bansal	Vinod	Medicine-Renal Diseases
Baram	Mujahida	Emergency Medicine Physicians
Barbas	Brian	Emergency Medicine Physicians
Barbato	Rebecca	Primary Care - Physician
Barkan	Guliz	Pathology
Barnes	Sylvester	Medicine-Renal Diseases
Barroeta	Julieta	Pathology
Barsanti-Sekhar	Mary	Primary Care - Physician
Bartels	Steven	Anesthesiology - HB
Bartkus	Darius	LMG Hospitalists
Barton	Kevin	Oncology/Hematology
Bateman	Pantila	Cardiology Practice
Beamer	Emily	Primary Care - Physician
Bebej	Paula	Emergency Medicine Physicians
Bechara	Carlos	Surgery
Bednar	Michael	Ortho Surg Rehab-Surgery
Beissel	Terence	Primary Care - Physician
Belzowski	Andrzej	Radiology-Diagnostic
Benjamin	Stefanie	Radiology-Diagnostic
Bennis	Stacey	Ortho Surg Rehab-Surgery
Berry	John	LMG HemeOnc
Bertino	Anne-Marie	Hospitalist Medicine - Phys

Bertucci	Nicholas	Emergency Medicine Physicians
Beta	Elio	Anesthesiology - HB
Bhamre	Veena	Pediatrics
Bian	Junguo	Radiology-Diagnostic
Bier-Laning	Carol	Otolaryngology
Biller	Jose	Neurology
Blair	Amy	PC - Department
Blecha	Matthew	Surgery
Block	Alec	Radiation Oncology-Oncology
Boblick	John	Primary Care - Physician
Boblick	Kevin	Primary Care - Physician
Bodnar	Yaroslav	Primary Care - Physician
Bommaraju	Kalki	LMG Hospitalists
Borge	Marc	Radiology-Diagnostic
Borrowdale	Richard	Otolaryngology
Borys	Dariusz	Pathology
Borys	Ewa	Pathology
Bouchard	Charles	Ophthalmology
Bova	Davide	Radiology-Diagnostic
Bowers	Sacharitha	Medicine-Dermatology
Boyd	Bridget	Pediatrics
Boyd	Lauren	Pediatrics
Boykin	Tracy	Emergency Medicine Physicians
Boyle	Mary	Emergency Medicine Physicians
Branch	Jeffrey	Urology
Bresler	Larissa	Urology
Briones	Melissa	Medicine-Rheumatology
Brochin	Robert	LMG Orthopedics
Brown	Irwin	Anesthesiology - HB
Brown	Kevin	Surgery
Brown	Nicholas	Ortho Surg Rehab-Surgery
Browne	Deslyn	Obstetrics & Gynecology
Broy	Charles	Gastroenterology
Bruninga	Keith	Gastroenterology
Buchanan	Amy	PC - Department
Bucholz	Eleanor	Surgery
Buck	Troy	Anesthesiology - HB
Budorick	Nancy	Radiology-Diagnostic
Byram	Scott	Anesthesiology - HB
Byram	Susanna	Anesthesiology - HB
Cahill	Kirk	Oncology/Hematology
Cahill	Sean	Primary Care - Physician
Camacho	Pauline	Endocrinology
Campbell	Katelyn	Pediatrics
Carson	Joshua	Surgery
Castaldi	Adele	Immediate Care - LUMC
Chahin	Abdullah	Medicine-Infectious Diseases
Chaku	Meenakshi	Ophthalmology
Chan	Bobby	LMG Family MED

Charnogursky	Gerald	Endocrinology
Charous	Steven	Otolaryngology
Chen	Jian-Feng	Radiology-Diagnostic
Chen	Wendy	Hospitalist Medicine - Phys
Chen	Xiuxu	Pathology
Choi	Haemi	PC - Department
Cholewinski	Monica	GMH ED Physicians.
Chow Johnson	Hannah	Primary Care - Physician
Chundury	Anupama	Radiation Oncology-Oncology
Cichon	Mark	Emergency Medicine Physicians
Clark	Joseph	Oncology/Hematology
Clark	Nina	Medicine-Infectious Diseases
Cohen	Joseph	Ortho Surg Rehab-Surgery
Cohn	Tyler	Surgery
Collins	Elizabeth	Medicine-Pulmonary
Colucci	Nicole	Emergency Medicine Physicians
Connolly	Helene	Immediate Care - LUMC
Cook	James	Medicine-Infectious Diseases
Cotler	Scott	Oncology - Hepatology
Couch	Deborah	Psychiatry
Cox-Pedota	Meghan	Obstetrics & Gynecology
Crider	Alexander	Pediatrics
Crisostomo	Paul	Surgery
Czerlanis	Cheryl	Oncology/Hematology
Czuckerberg	David	LMG OBGyn
Dajani	Khaled	Cardiology Practice
Darki	Amir	Cardiology Practice
Darwish	Dana	Ophthalmology
Davenport	William	Emergency Medicine Physicians
De Alba	Felipe	Ophthalmology
De Gregorio	Lucia	Surgery
De Jong	Steven	Surgery
De La Garza	Louis	LMG Hospitalists
Dean	Andrea	Oncology/Hematology
DeChristopher	Phillip	Pathology
Delos Santos	Grace	Urology
Demarco	David	Int Med - Gen
Denduluri	Sahitya	Ortho Surg Rehab-Surgery
Derhammer	Nathan	Hospitalist Medicine - Phys
Desai	Shilpa Vijay	LMG Internal Med
Dhanarajan	Asha	Oncology/Hematology
Diamond	Sean	Primary Care - Physician
Diaz	Gabriel	Hospitalist Medicine - Phys
Dieter	Robert	Cardiology Practice
Dilling	Daniel	Medicine-Pulmonary
Dimopoulos	Joan	Emergency Medicine Physicians
Ding	Xianzhong	Pathology
Dlugopolski-Gach	Josephine	Primary Care - Physician
Donaldson	Kristen	Emergency Medicine Physicians

Doss	Sara	Primary Care - Physician
Doukas	Demetrios	Cardiology Practice
Downs	Amy	Emergency Medicine Physicians
Doyle	Carolyn	Psychiatry
Doyle	Todd	Psychiatry
Duan	Xiuzhen	Pathology
Dumfeh	Jude	Hospitalist Medicine - Phys
Dux	Katherine	Ortho Surg Rehab-Surgery
Dziedzic	Jacqueline	Emergency Medicine Physicians
Eberhardt	Joshua	Surgery
Edelstein	Steven	Anesthesiology - HB
Edwards	Monica	Primary Care - Physician
El Ramahi	Wesam	Primary Care - Physician
Elahi	Behzad	Neurology
El-Arabi	Ahmad	Urology
Ellis	Jeffrey	Urology
Emanuele	Mary Ann	Endocrinology
Esparza	Nereida	LMG Family MED
Evans	Douglas	Ortho Surg Rehab-Surgery
Evans	Joshua	Primary Care - Physician
Farooq	Ahmer	Urology
Fearon	Maureen	Primary Care - Physician
Feliciano	Claudine	Emergency Medicine Physicians
Fernandez	Luis	Surgery
Finucane	Sarah	Otolaryngology
Fishman	Felicity	Ortho Surg Rehab-Surgery
Fitz	Matthew	Int Med - Gen
Fitzgerald	Colleen	Obstetrics & Gynecology
Fitzgerald	Julie	Pediatrics
Flanigan	Robert	Urology
Flaubert	Mark	Hospitalist Medicine - Phys
Fleming	Emily	Emergency Medicine Physicians
Flinn	Christopher	Primary Care - Physician
Foley	Edward	LMG Family MED
Formanek	Perry	Medicine-Pulmonary
Forsythe	Sean	Medicine-Pulmonary
Francois	Audrice	Anesthesiology - HB
Franklin	Wayne	Pediatrics
Frenn	Recia	Obstetrics & Gynecology
Gable	Eileen	Ophthalmology
Gabriel	Medhat	Radiology-Diagnostic
Gagermeier	James	Medicine-Pulmonary
Gahtan	Vivian	Surgery
Ganesh	Keith	Radiology-Diagnostic
Garbis	Nickolas	Ortho Surg Rehab-Surgery
Garcia-Roca	Raquel	Surgery
Garg	Ravi	Neurology
Garg	Rishi	Neurology
Garg	Ritu	Hospitalist Medicine - Phys

Gavino	Michael	Obstetrics & Gynecology
Gazi	Sadia	Hospitalist Medicine - Phys
Germanwala	Anand	Neurological Surgery
Ghanayem	Alexander	Ortho Surg Rehab-Surgery
Gilbert	Emily	Medicine-Pulmonary
Gill	Rick	Neurology
Glaser	Laura	Obstetrics & Gynecology
Glassberg Csete	Marilyn	Medicine-Pulmonary
Goldberg	Ari	Radiology-Diagnostic
Goldhaber	Kate	Psychiatry
Golombievski	Esteban	Neurology
Gomez Timana	Lucy	Hospitalist Medicine - Phys
Gonik	Ilana	Psychiatry
Gonzalez	Christopher	Urology
Gonzalez	Leticia	Obstetrics & Gynecology
Gonzalez	Richard	Surgery
Gooden	Tonia	IM Residency - MacNeal
Gorbonos	Alex	Urology
Gordezky	Rachel	Pathology
Goyal	Amit	Medicine-Pulmonary
Gramlich	Lisa	Anesthesiology - HB
Graziano	Hank	Emergency Medicine Physicians
Graziano	Scott	Obstetrics & Gynecology
Green	Alexander	Cardiology Practice
Greenhalgh	Sean	Hospitalist Medicine - Phys
Griffin	Karen	Medicine-Renal Diseases
Gros	Sebastien	Radiation Oncology-Oncology
Gruener	Gregory	Neurology
Grunzweig	Katherine	Surgery
Guloy	Diorella	LMG Hospitalists
Gupta	Amit	Emergency Medicine Physicians
Gupta	Gopal	Urology
Gururajan	Kaushik	Radiology-Diagnostic
Gustin	Allen	Anesthesiology - HB
Gutierrez	Blanca	Primary Care - Physician
Hagen	Patrick	Oncology/Hematology
Hajira	Amtul	Immediate Care - LUMC
Hakimi	Michael	Psychiatry
Halandras	Pegge	Surgery
Halaris	Angelos	Psychiatry
Hall	Leo	Primary Care - Physician
Hall	Matthew	Ortho Surg Rehab-Surgery
Haque	Zohaib	IM Residency - MacNeal
Harkenrider	Matthew	Radiation Oncology-Oncology
Harrington	Amanda	Pathology
Hartwig	Jeffrey	Anesthesiology - HB
Hasan	Syed	LMG Psychiatry
Haseeb	Mohsin	Hospitalist Medicine - Phys
Haseeb	Sana	Medicine-Rheumatology

Hasek	Malgorzata	PC - Department
Hashimi	May	Oncology/Hematology
Haske	Michael	Anesthesiology - HB
Hegarty	Kathleen	Emergency Medicine Physicians
Heiferman	Jeffrey	Emergency Medicine Physicians
Heinrich	Kelli	PC - Department
Henry	Kelly	Hospitalist Medicine - Phys
Heroux	Alain	Cardiology Practice
Herrada	Baudelio	IM Residency - MacNeal
Herskovic	Alex	Radiation Oncology-Oncology
Hibbeln	John	Radiology-Diagnostic
Hiltunen	Audrey	Primary Care - Physician
Hintz	Adam	Ortho Surg Rehab-Surgery
Hogan	Martin	Surgery
Holloway	Lianne	Immediate Care - LUMC
Holschen	Jolie	Emergency Medicine Physicians
Holtman	Joseph	Anesthesiology - HB
Hong	Dennis	Medicine-Pulmonary
Hopkinson	William	Ortho Surg Rehab-Surgery
Hornor	Melissa	Surgery
Hossain	Muhaimeen	Hospitalist Medicine - Phys
Hou	Jia	Thoracic & Cardio Surg
Hroncich	Mark	LMG Internal Med
Hubbell	Richard	Otolaryngology
Hunter	Megan	Ophthalmology
Hurtuk	Agnes	Otolaryngology
Hutchison	Paul	Medicine-Pulmonary
Idusuyi	Brittany	Obstetrics & Gynecology
Iglesias	Antonio	Neurology
Ing	Brian	Primary Care - Physician
Ionescu	Madalina	LMG Endocrine
Ivanova	Milena	Radiology-Diagnostic
Ivanovic	Marina	Pathology
Jain	Divya	Medicine-Renal Diseases
Jameel	Aisha	Pediatrics
James	Judy	Radiology-Diagnostic
Janakiram	Mithila	LMG Family MED
Javorski	Joseph	Anesthesiology - HB
Jaworowicz	John	Anesthesiology - HB
Jensen	Elizabeth	Pathology
Johnson	Jessica	Medicine-Pulmonary
Johnson	Katherine	Psychiatry
Jones	Mary	Pediatrics
Jones	Nathaniel	Ortho Surg Rehab-Surgery
Jones	Andrea	LMG OBGyn
Jordan	Tamajah	LMG Family MED
Joshi	Neeraj	Hospitalist Medicine - Phys
Joyce	Jannine	Pediatrics
Jubran	Amal	Medicine-Pulmonary

Kabaker	Adam	Surgery
Kalimullah	Ejaaz	Medicine-Pulmonary
Kallwitz	Eric	Oncology - Hepatology
Kalyaniwalla	Kaizan	Radiology-Diagnostic
Kam	Anthony	Radiology-Diagnostic
Kamal	Umar	Anesthesiology - HB
Kamberos	Natalie	Pediatrics
Kanangat	Sivadasan	Pathology
Kanegusuku	Anastasia	Pathology
Kang	Hyejoo	Radiation Oncology-Oncology
Karaze	Tallib	Emergency Medicine Physicians
Karesh	Stephen	Radiology-Diagnostic
Kassim	Olufemi	Gastroenterology
Katsouli	Anthi	Hospitalist Medicine - Phys
Kaul	Komal	IM Residency - MacNeal
Kaza	Angela	Surgery
Kazan-Tannus	Joao	Radiology-Diagnostic
Keleher	Colleen	Immediate Care - LUMC
Kelly	Michael	Neurology
Kennedy	Kathleen	Oncology/Hematology
Kezdi-Rogus	Paula	Radiology-Diagnostic
Khanna	Anuradha	Ophthalmology
Khayyat	Nael	Radiology-Diagnostic
Khazai	Ladan	Psychiatry
Kheirkhah	Pouyan	Pathology
Khine	Thidar	Hospitalist Medicine - Phys
Khurshid	Abid	Medicine-Pulmonary
Killen	Cameron	LMG Orthopedics
Kim	Amy	Hospitalist Medicine - Phys
Kim	Wendy	Medicine-Dermatology
King	Timothy	Surgery
Kini	Ameet	Pathology
Kinno	Menhel	Cardiology Practice
Kinsinger	Sarah	Gastroenterology
Kircher	Matthew	Otolaryngology
Kizhakepunnur	Lenney	Anesthesiology - HB
Klein	Erica	Radiology-Diagnostic
Knab	Lawrence	Surgery
Komorowski	Monica	Hospitalist Medicine - Phys
Korepta	Lindsey	Surgery
Kostidis	Athena	Neurology
Kosti-Schwartz	Jorgena	Oncology/Hematology
Kristopaitis	Theresa	Int Med - Gen
Krum	Kristen	Pathology
Kubasiak	John	Surgery
Kuchinic	Paulina	Emergency Medicine Physicians
Kumar	Dhruv	Primary Care - Physician
Kumar	Sunita	Medicine-Pulmonary
Kuritza	Theresa	Radiology-Diagnostic

Kuzma	Alexander	Ortho Surg Rehab-Surgery
Kwak	Jenny	Anesthesiology - HB
Lagedrost	Sarah	Primary Care - Physician
Laghi	Franco	Medicine-Pulmonary
Lake	Eden	Medicine-Dermatology
Lal	Ann	Obstetrics & Gynecology
Larsen	Camilla	PC - Department
Lasky	Alexandra	GMH ED Physicians.
Lau	James	Surgery
Laubacher	Bryn	Ortho Surg Rehab-Surgery
Leavitt	Molly	IM Residency - MacNeal
Lebo	Nadine	Radiology-Diagnostic
Lee	Brian	Radiation Oncology-Oncology
Lee	Helen	Hospitalist Medicine - Phys
Lee	Kit	PC - Department
Lee	Rebecca	Anesthesiology - HB
Lee	Aaron	LMG Orthopedics
Lee	Eugene	LMG Family MED
Lee	Hong	LMG Endocrine
Leehey	David	Medicine-Renal Diseases
Leischner	Matthew	Hospitalist Medicine - Phys
Leonetti	John	Otolaryngology
Leon-Jauregui	Dulces	Primary Care - Physician
Levack	Ashley	Ortho Surg Rehab-Surgery
Lew	George	Emergency Medicine Physicians
Lewis	Bruce	Cardiology Practice
Li	Pulsar	Anesthesiology - HB
Libot	Agnes	Hospitalist Medicine - Phys
Liebo	Max	Cardiology Practice
Lim-Dunham	Jennifer	Radiology-Diagnostic
Linares	Victoria	Primary Care - Physician
Ling	Benjamin	Medicine-Renal Diseases
Liotta	Margaret	Obstetrics & Gynecology
Littleton	Stephen	Medicine-Pulmonary
Liu	Lisa	Primary Care - Physician
Lo	Shelly	Oncology/Hematology
Lo	Matthew	LMG Family MED
Lockhart	Courtney	LMG OBGyn
Lomasney	Laurie	Radiology-Diagnostic
Lomax	Dionna	Primary Care - Physician
Lopez	John	Cardiology Practice
Lopez	Norma	Endocrinology
Lopez Soler	Reynold	Surgery
Losurdo	John	Gastroenterology
Lovett	Shannon	Emergency Medicine Physicians
Lubawski	James	Thoracic & Cardio Surg
Luchette	Fred	Surgery
Luo	Xixi	Hospitalist Medicine - Phys
Luu	Brian	Anesthesiology - HB

Lynn	Mary	Obstetrics & Gynecology
Ma	Tehui	Pediatrics
Maalouf	Monica	Primary Care - Physician
MacLeod	Stephen	Surgery
Madani	Syed	Hospitalist Medicine - Phys
Maddrell	Rebecca	PC - Department
Maggiore	Jack	Pathology
Mahmoud	Faaiza	Radiology-Diagnostic
Maietta	Katherine	Primary Care - Physician
Majewski	Michael	Anesthesiology - HB
Malamis	Angelo	Radiology-Diagnostic
Mallik	Atul	Radiology-Diagnostic
Mamalis	Christina	Ophthalmology
Mangukia	Chirantan	Thoracic & Cardio Surg
Marfia	Paula	Hospitalist Medicine - Phys
Markos	Michael	Medicine-Pulmonary
Martin	James	LMG Hospitalists
Marzo	Sam	Otolaryngology
Mashruwala	Anar	Hospitalist Medicine - Phys
Mason	Alexandra	Emergency Medicine Physicians
Mattix-Kramer	Holly	Medicine-Renal Diseases
Mayhew	Ryan	Hospitalist Medicine - Phys
Mazhari	Alaleh	Endocrinology
Mazin	Abdul	Neurology
McCoyd	Matthew	Neurology
McDonnell	James	Ophthalmology
McDonough	Tim	Cardiology Practice
McGann	John	Anesthesiology - HB
McGee	Edwin	Thoracic & Cardio Surg
McIntyre	Jessica	PC - Department
McMahon	Margaret	Primary Care - Physician
McMullen	Phillip	Pathology
McVary	Kevin	Urology
Meade	Michael	Pathology
Mehta	Rishi	Medicine-Pulmonary
Mehta	Sandeep	Cardiology Practice
Merchant	Mekhala	Psychiatry
Meresh	Edwin	Psychiatry
Merjaneh	Zahi	Hospitalist Medicine - Phys
Merrill	Alina	LMG Family MED
Metwally	Sherif	Medicine-Renal Diseases
Michel	Steve	LMG Internal Med
Michelfelder	Aaron	PC - Department
Miles	Katharine	Anesthesiology - HB
Miller	John	Ortho Surg Rehab-Surgery
Miller	Robert	PC - Department
Mirza	Kamran	Pathology
Mitchell	John	Anesthesiology - HB
Mitchell	Myrosia	Radiology-Diagnostic

Molvar	Christopher	Radiology-Diagnostic
Mondesir	Legia	Anesthesiology - HB
Moore	Dennis	Otolaryngology
Morales Vidal	Sarkis	Neurology
Moreland	Connie	LMG OBGyn
Mueller	Elizabeth	Obstetrics & Gynecology
Mueller	Joseph	Emergency Medicine Physicians
Mugve	Neal	Anesthesiology - HB
Mukherji	Jayanta	Anesthesiology - HB
Mukherji-Stewart	Tanya	Emergency Medicine Physicians
Mulcahey	Mary	Ortho Surg Rehab-Surgery
Munoz	Victor	Primary Care - Physician
Muraskas	Jonathan	Pediatrics
Murphy	Elizabeth	Psychiatry
Murphy	Yvonne	LMG Family MED
Murray	Amy	Anesthesiology - HB
Murray	Timothy	Emergency Medicine Physicians
Myles	Bati	Immediate Care - LUMC
Nadeem	Ahmed	Immediate Care - LUMC
Nair	Shanti	Primary Care - Physician
Napier	Laura	Immediate Care - LUMC
Neacy	Kathleen	Emergency Medicine Physicians
Nemeth	Paul	Immediate Care - LUMC
Newman	Joshua	Cardiology Practice
Nghiem	Trac	Emergency Medicine Physicians
Nguyen	Crystal	Pediatrics
Nguyen	Theresa	Emergency Medicine Physicians
Nielsen	Janet	Immediate Care - LUMC
Nishida	Takashi	Neurology
Nobari	Matthew	Medicine-Pulmonary
Nucifora	Paolo	Radiology-Diagnostic
Nwachukwu	Dennis	Immediate Care - LUMC
Obia	Chukwuyem	Pathology
O'donnell	Briana	IM Residency - MacNeal
Ogrodnik	Joseph	Surgery
Ojo	Temiwumi	PC - Department
O'Keefe	Julie	Primary Care - Physician
O'Neil	Bernadette	Pediatrics
O'Rourke	Michael	Anesthesiology - HB
Ostrowski	Rochella	Medicine-Rheumatology
Ozark	Laura	Hospitalist Medicine - Phys
Ozga	Timothy	Radiology-Diagnostic
Pacheco	Susan	Medicine-Infectious Diseases
Paganessi	Elizabeth	Obstetrics & Gynecology
Paiva Parada	Jorge	Medicine-Infectious Diseases
Palin	Charles	Surgery
Palmatier	Jason	Emergency Medicine Physicians
Pandhi	Mithil	Radiology-Diagnostic
Pangan	Antonio	Primary Care - Physician

Pankov	Andrei	LMG Psychiatry
Parker	Ellen	Primary Care - Physician
Pasquale	David	Radiology-Diagnostic
Patadia	Monica	Otolaryngology
Patadia	Neelam	Ophthalmology
Patel	Amees	Medicine-Allergy
Patel	Chirag	Otolaryngology
Patel	Neel	Otolaryngology
Patel	Prerak	Hospitalist Medicine - Phys
Patel	Purvi	Surgery
Patel	Shruti	Medicine-Pulmonary
Paterick	Timothy	Cardiology Practice
Pawlowski	Julius	Anesthesiology - HB
Peacock	Dennis	Immediate Care - LUMC
Pedone	Eric	Anesthesiology - HB
Peiffer	Anne	Obstetrics & Gynecology
Pennings	Isabel	Surgery
Perez-Tamayo	R Anthony	Thoracic & Cardio Surg
Perkins	Sarah	Pediatrics
Pham	Thythy	Obstetrics & Gynecology
Picken	Maria	Pathology
Pierko	Eliza	LMG Orthopedics
Pinzur	Michael	Ortho Surg Rehab-Surgery
Pittman	Amy	Otolaryngology
Polsley	Kevin	Primary Care - Physician
Pontikes	Theodote	Psychiatry
Poonja	Shirin	Hospitalist Medicine - Phys
Popescu	Alexandra	Medicine-Rheumatology
Portalatin	Manuel	Surgery
Porto	Susan	Obstetrics & Gynecology
Potkul	Ronald	Obstetrics & Gynecology
Powe	Darrell	Immediate Care - LUMC
Prabhu	Vikram	Neurological Surgery
Presta	Michael	Anesthesiology - HB
Prinz	Paul	Ortho Surg Rehab-Surgery
Probst	Beatrice	Immediate Care - LUMC
Puri	Jignasa	Immediate Care - LUMC
Puri	Aditi	IM Residency - MacNeal
Qazi	Sameer	Hospitalist Medicine - Phys
Quddus	Sana	Medicine-Pulmonary
Quek	Marcus	Urology
Qureshi	Nadia	Pediatrics
Raad	Wissam	Thoracic & Cardio Surg
Rabbat	Joyce	Pediatrics
Rabbat	Mark	Cardiology Practice
Radzienda	Michael	Int Med - Gen
Rafique	Muhammad	Anesthesiology - HB
Raghavan	Krishna	Hospitalist Medicine - Phys
Ra-Hurka	Yongsun	Primary Care - Physician

Ralston	Brian	LMG Family MED
Raschka	Kathleen	Immediate Care - LUMC
Rebielak	Monica	Surgery
Reed	Trent	Emergency Medicine Physicians
Rees	Harold	Ortho Surg Rehab-Surgery
Reese	Andrew	Anesthesiology - HB
Reid	Gail	Medicine-Infectious Diseases
Renner	Heidi	Primary Care - Physician
Reyna	Chantal	Surgery
Rice	Jason	Primary Care - Physician
Richgels	John	Urology
Rieger	Brent	Primary Care - Physician
Riggs	Robert	Emergency Medicine Physicians
Ringwala	Sukit	Cardiology Practice
Rizvi	Syed	LMG Rheumatology
Robinson	Patricia	Oncology/Hematology
Roeske	John	Radiation Oncology-Oncology
Rohde	Susan	Primary Care - Physician
Rojek	Katarzyna	Primary Care - Physician
Rojo	Manuel	Thoracic & Cardio Surg
Rosania	Stephanie	Radiology-Diagnostic
Rosenblum	Jordan	Radiology-Diagnostic
Rottier	Francis	Ortho Surg Rehab-Surgery
Rubin	Jonah	Oncology - Hepatology
Rudinger	Ann	Primary Care - Physician
Ruland	Sean	Neurology
Rupp	James	Primary Care - Physician
Russell	Timothy	Immediate Care - LUMC
Ryan	Eilis	Immediate Care - LUMC
Sabau	Roxana	Hospitalist Medicine - Phys
Sabzwari	Rabeeya	Medicine-Infectious Diseases
Saelinger-Shafer	Laura	Primary Care - Physician
Sajous	Christine	Pediatrics
Salama	Mohamad	Hospitalist Medicine - Phys
Salazar	Dane	Ortho Surg Rehab-Surgery
Saleem	Nida	Pathology
Samarasinghe	Shanika	Endocrinology
Samra	Manpreet	Medicine-Renal Diseases
Sanford	Arthur	Surgery
Santa	Edwin	Hospitalist Medicine - Phys
Santucci	Peter	Cardiology Practice
Sardone Ponnappan	Jennifer	IM Residency - MacNeal
Scaglione	Steven	Oncology - Hepatology
Schiff	Adam	Ortho Surg Rehab-Surgery
Schilf	Christopher	Anesthesiology - HB
Schilling	David	Psychiatry
Schmitt	Daniel	Ortho Surg Rehab-Surgery
Schneck	Michael	Neurology

Schneider	Julia	Medicine-Renal Diseases
Schnell	Claire	Primary Care - Physician
Schnitz	Adeline	Neurology
Schnitzler	Eugene	Neurology
Schwartz	Jeffrey	Thoracic & Cardio Surg
Segal	Evelyn	PC - Department
Sehgal	Vivek	Radiology-Diagnostic
Serrano Owens	Belinda	Immediate Care - LUMC
Serrone	Joseph	Neurological Surgery
Sethakorn	Nan	Oncology/Hematology
Sethi	Anil	Radiation Oncology-Oncology
Shah	Ricky	Anesthesiology - HB
Shah	Shivani	Pediatrics
Shah	Subir	Cardiology Practice
Shahid	Ramzan	Pediatrics
Sharma	Aparna	Psychiatry
Sharma	Astha	Pediatrics
Sharma	Shivy	Hospitalist Medicine - Phys
Sharp	Lydia	Emergency Medicine Physicians
Shea	Steven	Radiology-Diagnostic
Sheikh	Shehla	Medicine-Renal Diseases
Sherrer	Nathaniel	Primary Care - Physician
Sheth	Deepa	Radiology-Diagnostic
Shields	Brigid	GMH ED Physicians.
Shivakumar	Deepti	Primary Care - Physician
Shott	Gordon	Hospitalist Medicine - Phys
Siddique	Faizah	Medicine-Rheumatology
Siddiqui	Mariah	Radiology-Diagnostic
Siegel	Amanda	Gastroenterology
Simmons	Elizabeth	Psychiatry
Simpson	Giles	Emergency Medicine Physicians
Simpson	Kevin	Medicine-Pulmonary
Singer	Marc	Surgery
Singhal	Madhavi	Pediatrics
Sisbarro	Daniel	Primary Care - Physician
Skerrett	Jacquelyn	LMG Family MED
Slade	David	Medicine-Infectious Diseases
Small	William	Radiation Oncology-Oncology
Smith	David	Int Med - Gen
Smith-Nunez	Ashley	IM Residency - MacNeal
Snow	David	Emergency Medicine Physicians
Sodhi	Rupinder	Medicine-Renal Diseases
Solanki	Abhishek	Radiation Oncology-Oncology
Soliz	Luis	Ortho Surg Rehab-Surgery
Soneru	Alexander	LMG Orthopedics
Song	Albert	Radiology-Diagnostic
Sosnowski	Rafal	Radiology-Diagnostic
Soult	Michael	Surgery
Spangenberg	Katherine	Primary Care - Physician

Speiser	Jodi	Pathology
Sprawka	Nicole	Obstetrics & Gynecology
Srivastava	Alka	LMG Pediatrics
Stacks	Summers	LMG Hospitalists
Stankiewicz	James	Otolaryngology
Starnes	Taylor	Ophthalmology
Staskiewicz	Christina	Ortho Surg Rehab-Surgery
Steen	Lowell	Cardiology Practice
Sterk	Ethan	Emergency Medicine Physicians
Stern	Theodore	Immediate Care - LUMC
Stiff	Patrick	Oncology/Hematology
Stirling	Jerold	Pediatrics
Stokas	Michael	Primary Care - Physician
Stuck	Rodney	Ortho Surg Rehab-Surgery
Suh	Courtney	PC - Department
Suh	Eugene	Pediatrics
Suh	Jane	Gastroenterology
Sultania Dudani	Priyanka	IM Residency - MacNeal
Summers	Alan	Neurology
Summers	Hobie	Ortho Surg Rehab-Surgery
Swartz	Brenda	Psychiatry
Syed	Almas	Pediatrics
Syed	Mushabbar	Cardiology Practice
Szpaderska	Anna	Surgery
Tamayo	Raul	LMG Pediatrics
Tang	Ping	Pathology
Tanis	Donald	Cardiology Practice
Tehrani	Rodney	Medicine-Rheumatology
Tengerstrom	Lindsey	Pediatrics
Tetteh	Elizabeth	Anesthesiology - HB
Thakkar	Jigisha	Neurology
Thilges	Sarah	Psychiatry
Thorp	Christopher	Hospitalist Medicine - Phys
Thorpe	Eric	Otolaryngology
Tkachenko	Igor	Anesthesiology - HB
Tobin	Martin	Medicine-Pulmonary
Tobin	Melinda	Immediate Care - LUMC
Tomur	Rashmi	LMG OBGyn
Tonino	Pietro	Ortho Surg Rehab-Surgery
Ton-That	Hieu	Surgery
Totonchi	Kara	LMG OBGyn
Totonchi	Samer	LMG Urology
Tsai	Stephanie	Oncology/Hematology
Tsien	Margaret	Hospitalist Medicine - Phys
Tu	Tony	Psychiatry
Tuerk	Emily	Primary Care - Physician
Turk	Thomas	Urology
Uddin	Shuja	LMG Psychiatry
Undevia	Nidhi	Medicine-Pulmonary

Ural	Nil	Anesthesiology - HB
Vade	Aruna	Radiology-Diagnostic
Valero	Elsa	LMG Family MED
Van Horn	Christine	Urology
Vandevender	Darl	Surgery
Vasaiwala	Roshni	Ophthalmology
Vasaiwala	Smit	Cardiology Practice
Vavra	Timothy	Primary Care - Physician
Vega	Sandra	Obstetrics & Gynecology
Velankar	Milind	Pathology
Vellanki	Kavitha	Medicine-Renal Diseases
Veselik	Jill	Pediatrics
Von Roenn	Natasha	Oncology - Hepatology
Waddell	Leslie	Obstetrics & Gynecology
Wadhwa	Anuradha	Medicine-Renal Diseases
Wagner	Robert	Radiology-Diagnostic
Wagner	Sarah	Obstetrics & Gynecology
Walsh	Susan	Psychiatry
Wang	Yanping	Pathology
Wantuch	Elizabeth	Hospitalist Medicine - Phys
Ward	Cassandra	Emergency Medicine Physicians
Warrior	Krishnan	Medicine-Pulmonary
Weiss	Jennifer	Oncology/Hematology
Weiss	Jeremy	Urology
Weiss	Marc	Pediatrics
Welsh	James	Radiation Oncology-Oncology
White	Tiffany	Hospitalist Medicine - Phys
White Prock	Paula	Obstetrics & Gynecology
Wiener	Janis	LMG Internal Med
Wiisanen	Michael	Anesthesiology - HB
Wiley	Lena	Obstetrics & Gynecology
Wilgucki	John	Ophthalmology
Williams	Freager	Obstetrics & Gynecology
Winder	Abigail	Obstetrics & Gynecology
Winger	James	PC - Department
Wojcik	Eva	Pathology
Wojewnik	Bartosz	Ortho Surg Rehab-Surgery
Woods	Michael	Urology
Wool	Laura	Psychiatry
Worrell	Stewart	Radiology-Diagnostic
Wrzosek	Mariusz	Surgery
Wu	Karen	Ortho Surg Rehab-Surgery
Yang	Davis	LMG Family MED
Yankol	Yucel	Surgery
Yedavalli	Nina	Oncology/Hematology
Yepez	Yesenia	LMG Family MED
Yoo	David	Ophthalmology
Yu	Mingxi	Cardiology Practice
Yun	Andrea	Emergency Medicine Physicians

Zak	Ramona	Primary Care - Physician
Zhang	Qi	Emergency Medicine Physicians
Ziegler	Andrea	Otolaryngology
Zielinski	Lisa	Surgery
Zielinski	Matthew	Surgery



LOYOLA
MEDICINE

Audited Financial Statements
See attached