

Financial Assistance Program



Denali Center
Fairbanks Memorial Hospital
Community Owned

We want you to know our philosophy . . .

Plain and simple: when people come to Fairbanks Memorial Hospital/Denali Center for emergency and/or medically necessary services, we provide these services regardless of the patient's ability to pay. FMH/DC fairly and consistently applies its Financial Assistance Program to every eligible patient.

As a non-profit, community-owned organization, FMH/DC actively pursues its responsibility to make our community healthier, regardless of a patient's financial situation. That is why we will always provide the appropriate care first; and then help with any financial challenges that may arise.

When a little help is needed . . .

When patients inform us that they cannot afford the cost of care, we work hard to minimize the financial impact. However, if patients choose not to discuss their financial status, set up repayment plans, actively pursue state or federal funding, or apply for the program, we respect their decisions.

FMH/DC offers an in-house Financial Assistance Program for those patients who qualify. Applications for financial assistance are made available at the time of service and throughout the active billing cycle. The application will be reviewed for final determination only after all possible payment resources have been considered.

Program eligibility . . .

This program is not guaranteed and is largely based on verified annual household income and family size. The income standards used in our program are in accordance with the expanded federal poverty guidelines established by the Centers for Medicare and Medicaid (CMS) specifically for the state of Alaska.

Applications are available . . .

Applications are available at the time of registration in the Admissions Department or in the Business Office. Reminders of our assistance program will be mailed in our billing statements or you may contact your Financial Counselor to have an application mailed to your home.

Income verification . . .

We understand this can be a confusing and trying time. While we strive to make this process as simple as possible, it is critical that annual income can be verified to ensure the correct amount of assistance is applied. Please submit your application and the following supporting documents to the Business Office:

- Copy of previous year's official federal income tax return for each adult living in the home.
- Additional income verification may be requested for each adult living in the home. This may include three months of income information such as paystubs or banking statements (checking and/or saving accounts).
- If you were not required to file federal tax returns, bank statements and proof of income from other sources (for example, Social Security, worker's compensation, public assistance, retirement, unemployment benefits, child support) will be required.

Helping as many as we can . . .

Our financial assistance program is not without limitations. We may periodically adjust our assistance scales relative to our healthcare facility's financial position. Your signature on the Financial Assistance Application certifies that you have honestly provided information and it is true and complete to the best of your ability.

Re-certification of annual income . . .

Financial Assistance Applications are valid for one year, although each individual medical visit may require re-verification of income.

Special consideration . . .

We understand that unique circumstances arise in each family's financial situation. That's why it is so important for patients to discuss their financial concerns with a Financial Counselor. If you have any questions, feel that you have extenuating circumstances or believe that you may qualify for assistance; please make an appointment with a Financial Counselor.

Patient Financial Services . . .

To speak with your Financial Counselor regarding assistance or to make an appointment, please call (907) 458-5530, Monday through Friday, 8 am to 5 pm.

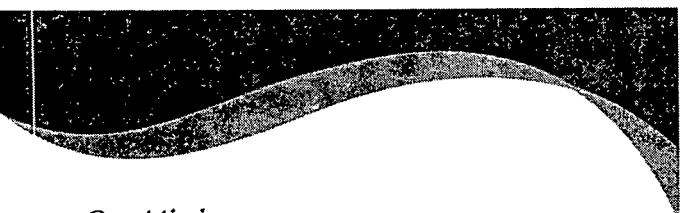
If you have questions regarding financial assistance that has been previously granted, please call the appropriate number according to your last name:

A through G (907) 458-5534

H through N (907) 458-5532

O through Z (907) 458-5533

FMH/DC is committed to protecting your privacy. Your federal tax return and financial information will not be released to any third party agency without your appropriate consent in accordance with HIPAA compliance standards.



Our Mission . . .

Fairbanks Memorial Hospital/Denali Center are owned by the Greater Fairbanks Community Hospital Foundation, a non-profit community organization and operated by Banner Health, a non-profit hospital and nursing home management corporation.

FMH/DC serves patients, residents and our community by providing acute and emergency care, outpatient services, home care, long-term care and wellness orientated services. Working with physicians, we deliver a high standard of care which meets the needs of our patients and residents. We serve all people of Interior Alaska, regardless of their ability to pay.

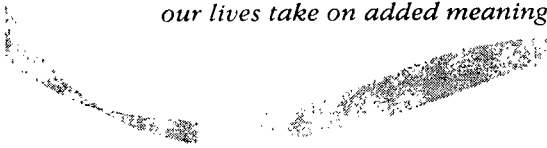
Each day we balance our desire to offer patients and residents the widest possible range of service with the need to offer cost-effective services, ensuring both financial stability and the availability of health care services today and for years to come.

Our Ethical Commitment . . .

Our behavior is guided by principles of integrity, respect, and compassion.

- We work with integrity in providing quality services, with sound finances and high standards of care.
- We respect patients/residents, families, care providers and the community advocating fairness, confidentiality and excellence in our daily relationship.
- Our compassion is demonstrated by our commitment to serve others above self.

*By putting the needs of those we serve first,
our lives take on added meaning.*

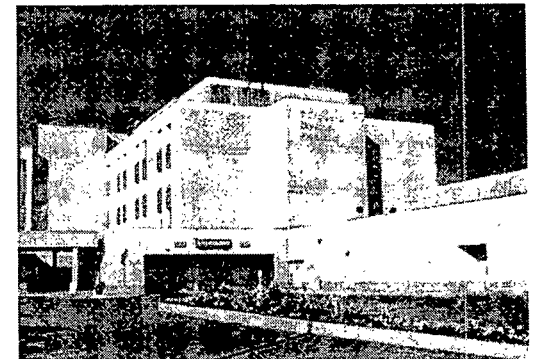


Denali Center
Fairbanks Memorial Hospital
Community Owned



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Financial Assistance Program



FMH/DC Business Office
1650 Cowles Street, Fairbanks AK 99701
(907) 458-5530 phone
(907) 458-5514 fax
Monday through Friday, 8am-5pm

FMH/DC Business Office
(907) 458-5530 phone
Monday through Friday, 8am-5pm

Business Office Directory

Patients With Insurance Coverage . . .

If you have medical coverage through a private insurance or your employer, please contact the following Insurance Biller according to the patient's last name.

A through K (907) 458-5522

L through Z (907) 458-5520

Insurance Processing for all patients, call (907) 458-5523.

The Commercial Insurance Lead Biller can be reached at (907) 458-5516.

Patients Without Insurance Coverage . . .

If you are uninsured, please contact your Financial Counselor according to the patient's last name.

A through G (907) 458-5534

H through N (907) 458-5532

O through Z (907) 458-5533

The Patient Financial Services Supervisor can be reached at (907) 458-5535.

Government/State Insurance . . .

Recipients of **Medicare** or **Medicaid** medical coverage please contact the following Government Biller according to the patient's last name.

A through K (907) 458-5518

L through Z (907) 458-5524

The Government Lead Biller can be reached at (907) 458-5513.

Chief Andrew Isaac Health Center, call (907) 458-5519.

Veterans Administration, call (907) 458-5519.

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FMH/DC serves patients, residents and our community by providing acute and emergency care, outpatient services, home care, long-term care and wellness oriented services. Working with physicians, we deliver a high standard of care which meets the needs of our patients and residents. We serve all people of Interior Alaska, regardless of their ability to pay.

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Banner Health

Fairbanks Memorial Hospital

Community-Owned

1650 Cowles Street, Fairbanks, AK 99701

(907) 452-8181

Patient Financial Services

Insurance Billing and Financial Assistance



Located in the Business Office

(907) 458-5530

Toll Free: 1-888-347-5510

Fax: (907) 458-5514

Monday through Friday
8:00am – 5:00pm



Banner Health

Fairbanks Memorial Hospital

Community-Owned



Banner Health Arizona
Division of Banner Health System

BANNER HEALTH ARIZONA

Banner

n - a leader's standard...an honor of distinction.
adj. - distinguished from all others, especially in excellence.

1999



STRIVING

OR EXCELLENCE

IN ARIZONA HEALTHCARE

When two growing, financially strong healthcare systems with mutual values and complementary expertise unite, the result is an even stronger system, a renewed commitment to nonprofit values, and wider breadth of service to the communities we serve.

Lutheran Healthcare Network and Samaritan Health System have long been standard-bearers of innovation, compassionate care, and community outreach in Arizona. Our partnership, however, is not based on past accomplishments; it is based on our vision of the future. We call our partnership Banner Health Arizona because we intend to set the standard of healthcare in the state as we enter the new century, to put our past knowledge to work in new ways, and to let our time-honored values guide us as we face the challenges and opportunities of the coming millennium.

BANNER HEALTH ARIZONA

IS A STRATEGIC PARTNERSHIP.

The consolidation of Samaritan and Lutheran is based on the principle that two strong, well-respected organizations can come together and become much better. Our in-state partnership combines the multiple resources and strengths of Samaritan Health System and East Valley-based Lutheran Healthcare Network — transforming a competitive relationship into a cooperative one that will benefit not only the partners, but our many constituents as well.

The people of Arizona both expect and deserve high quality and accessible healthcare, and Banner Health Arizona will provide that care far more efficiently and cost effectively than either Lutheran or Samaritan could do on our own. This is an opportunity to put together a delivery system that is truly in the best interest of the communities we serve: it will enable us to eliminate gaps in service, provide programs in areas that currently have no or limited services, and create centers of excellence on specific campuses.

Banner Health Arizona is a division of Banner Health System, the corporate organization created by the consolidation of Samaritan Health System and Fargo, North Dakota-based Lutheran Health Systems. The former Lutheran Health Systems provides healthcare services in 13 other states and has served as the collective voice of rural hospitals throughout the West since 1938. This partnership of rural western and Arizona-based healthcare providers will give us a stronger voice in national healthcare decision-making than either of the partners could have had alone. It will establish us as a leader, and that's where we want to be as we face the challenges and opportunities ahead.



Banner Health Arizona
A division of Banner Health System


JAMES C. CREWS, CEO BANNER HEALTH ARIZONA

THESE ARE OUR COMMITMENTS:

Community involvement

Partnership gives us greater opportunities to work in concert with our community to enhance service, provide wellness programs and increase access to health information.

Quality health care

As the largest healthcare provider in the Southwest, Banner Health Arizona can greatly impact the health of our community. Arizonans deserve the highest quality health care, and we intend to provide it. We will also advocate for enlightened health policy and patient rights in Arizona.

Professional and community education

As the state's largest and most comprehensive healthcare provider, Banner Health Arizona will have the resources to provide teaching programs and clinical experiences for medical professionals, continuing education and wellness programs for employees, and health-related information to our communities.

"Best practices"

Banner Health System, the parent company of Banner Health Arizona, will be the nation's third largest nonprofit, non-church-related healthcare system — a resource of more than 22,500 healthcare employees who represent a wealth of expertise and experience. Sharing this expertise and experience can improve quality across the system, including Arizona.

Coordinated planning

Our cooperative partnership will enable Banner Health Arizona to develop clinical programs, invest capital, and locate personnel to improve access to healthcare resources.

Service and program efficiency

Combining clinical services and sharing resources will enable Banner Health Arizona to place the appropriate services where they are needed while avoiding the under-utilization of expensive technologies and facilities.

Increased payor value

Single-source contracts and a comprehensive delivery network will enable Banner Health Arizona to give our payors more value for the healthcare dollar.

A strong organization for the future

The cooperative partnership of two former rivals will enable Banner Health Arizona to contain costs, expand services, and enhance financial strength — all desired and expected outcomes of our new partnership.



Wickenburg Regional Medical Center

Thunderbird Samaritan Medical Center

Samaritan Occupational Health Clinics

Samaritan Behavioral Health

Lutheran Urgent Care

Desert Samaritan Medical Center

Mesa Lutheran Hospital

Good Samaritan Regional Medical Center

Page Hospital



Samaritan Health System



Lutheran Healthcare Network

and...

Laboratory Sciences of Arizona

Lutheran Physician and Hospital Organization

Contact Employee Assistance

Samaritan Family Health Centers

Samaritan PrimeCare Network

Samaritan Surgicenters

LHS Home and Community Care

Valley Lutheran Hospital

are now...

BANNER HEALTH ARIZONA FACILITIES

CONTACT Employee Assistance Program

1400 E. Southern Ave., Suite 800, Tempe, AZ 85282
480.730.3023

Desert Samaritan Medical Center

1400 S. Dobson Rd., Mesa, AZ 85202
480.835.3000

Good Samaritan Regional Medical Center

1111 E. McDowell Rd., Phoenix AZ 85006
602.239.2000

LHS Home and Community Care - Gilbert

1325 N. Fiesta Blvd., Suite 1, Gilbert, AZ 85233
480.497.5535

LHS Home and Community Care - Miami

2250 E. Highway 60, Suite B, Miami, AZ 85539
888.646.6665

LHS Home and Community Care - Phoenix

5310 W. Thunderbird Ave., Ste 214, Glendale, AZ 85306
480.497.5535

Lutheran Hospital Foundation

2830 E. Brown Rd., Suite 14, Mesa, AZ 85213
480.461.2345

Lutheran Urgent Care

1151 N. Gilbert Rd., Mesa AZ 85213
480.610.0688

Mesa Lutheran Hospital

525 W. Brown Rd., Mesa, AZ 85201
480.834.1211

Otto and Edna Neely Hospice Home

487 W. Elliot Rd., Gilbert, AZ 85233
480.926.9396

Page Hospital

501 N. Navajo, Page, AZ 86040
520.645.2424

Samaritan Behavioral Health - Scottsdale

7575 E. Earll Dr., Scottsdale, AZ 85251
480.941.7500

Samaritan Behavioral Health

1400 E. Southern, Suite 800, Tempe AZ 85282
480.730.3023

Samaritan Family Health Center at Payson

708 Coeur d'Alene, Suite A, Payson, AZ 85541
520.474.1714

Samaritan Family Health Center & Pharmacy at Grand Canyon

#1 Clinic Rd., Grand Canyon, AZ 85023
520.638.2551

Samaritan Health Center - Ahwatukee Foothills

4530 E. Ray Rd., Phoenix, AZ 85044
602.598.7500

Sonora Quest/Laboratory Sciences of Arizona

1255 W. Washington, Tempe, AZ 85281
602.685.5000

Thunderbird Samaritan Medical Center

5555 W. Thunderbird Rd., Glendale, AZ 85306
602.588.5555

Valley Lutheran Hospital

6644 E. Baywood Ave., Mesa, AZ 85206
480.981.2000

West Valley Health Center

140 N. Litchfield Rd., Goodyear, AZ 85338
623.245.6700

Wickenburg Regional Medical Center

520 Rose Lane, Wickenburg, AZ 85390
520.684.5421

Williams Health Care Center

301 S. 7th St., Williams, AZ 86046
520.635.4441

Lutheran Hospital Foundation

Lutheran Urgent Care

Mesa Lutheran Hospital Campus

Samaritan Behavioral Health Center
Scottsdale Campus

Thunderbird Samaritan
Medical Center Campus

LHS Home and
Community Care • Phoenix

West Valley Health Center

Good Samaritan
Regional Medical Center
Campus

Sonora Quest Laboratories/LSA

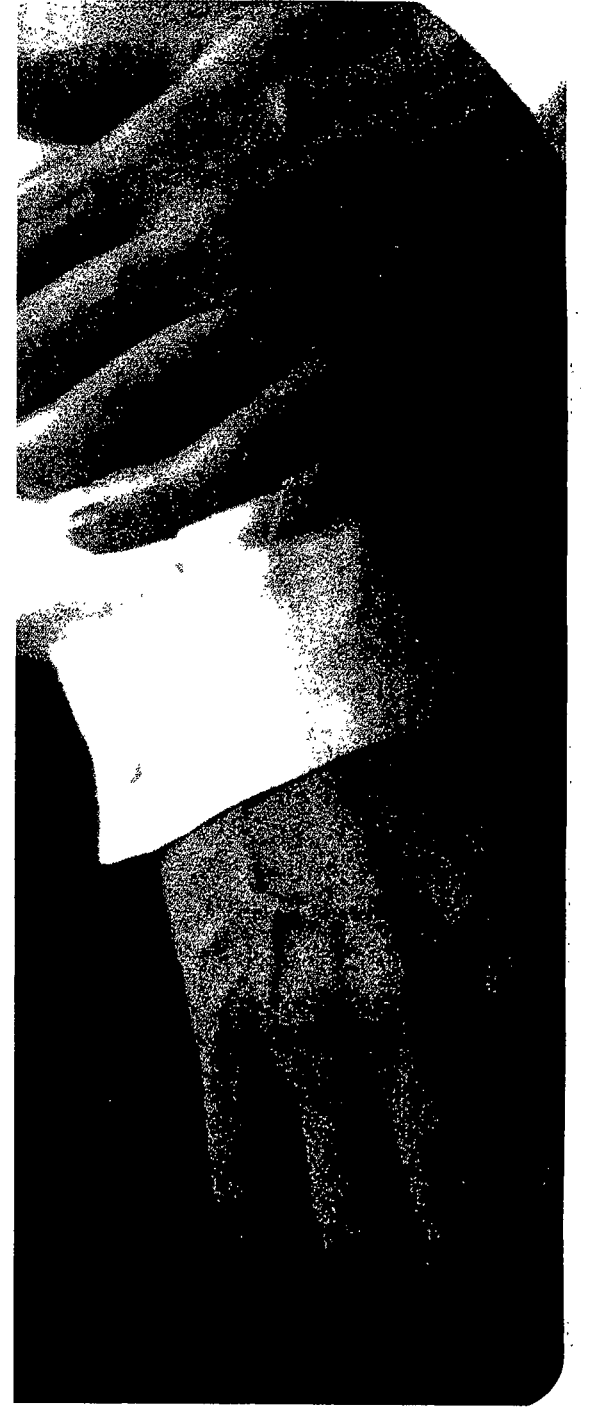
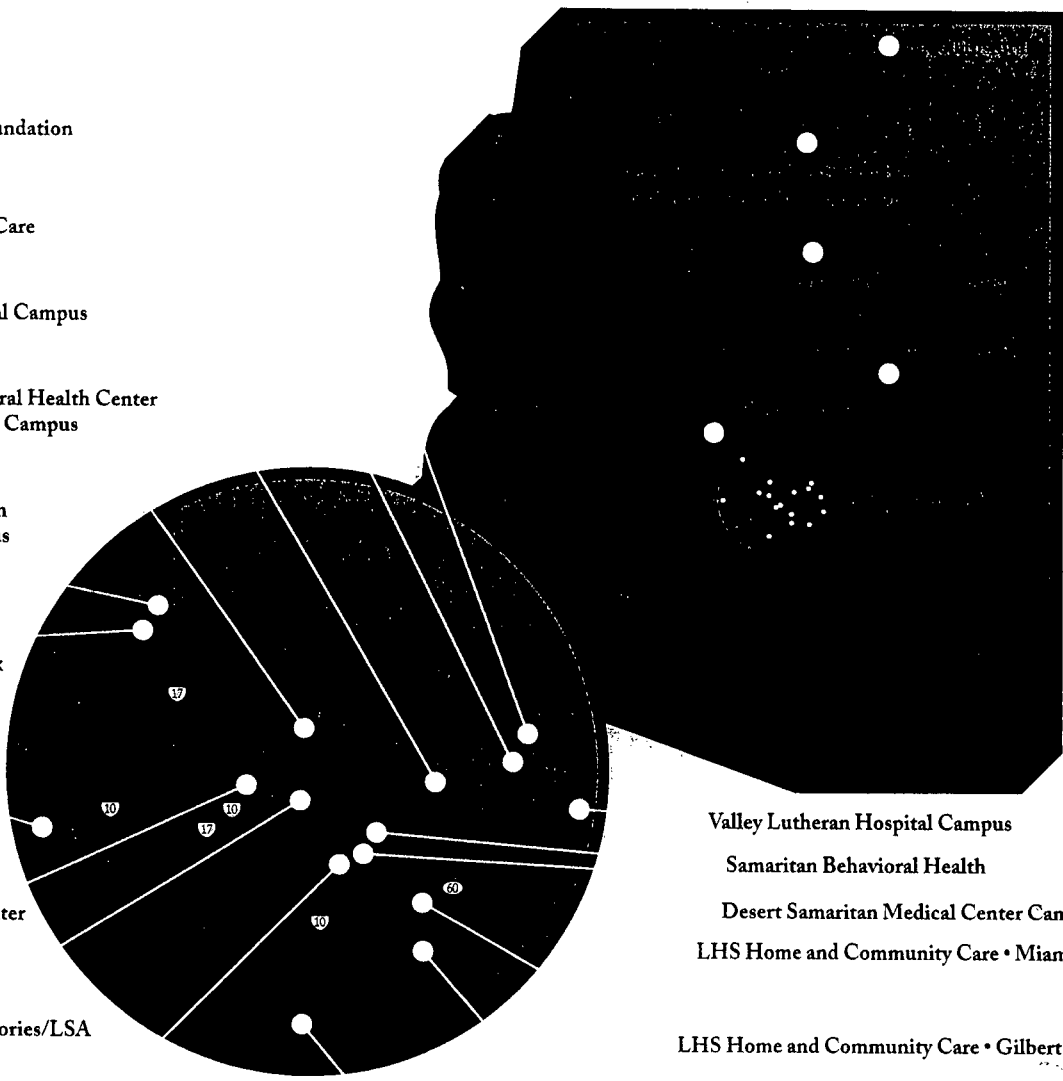
CONTACT Employee Assistance Program

Samaritan Health Center-
Ahwatukee Foothills

Otto and Edna Neely
Hospice House

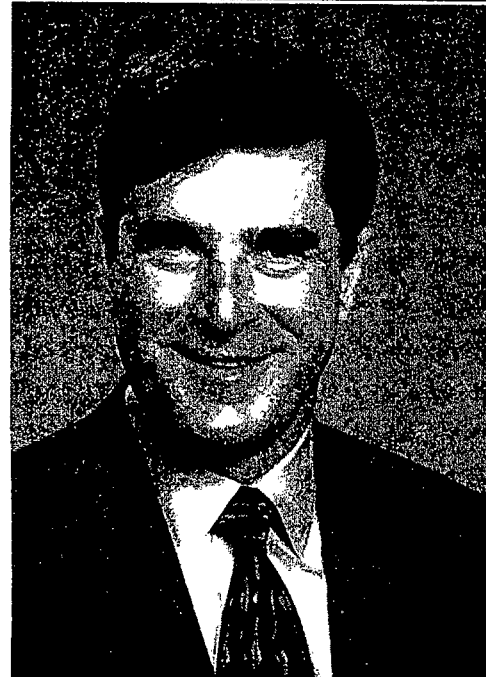
Valley Lutheran Hospital Campus
Samaritan Behavioral Health
Desert Samaritan Medical Center Campus
LHS Home and Community Care • Miami

LHS Home and Community Care • Gilbert



BANNER HEALTH SYSTEM

IS AN OPPORTUNITY TO SET NEW DIRECTIONS IN HEALTH CARE.



This is a partnership based on mutual commitment to the not-for-profit mission, similar values, and a common vision of growth and future success. The fact that one partner has a history of providing health care to rural communities and the other an urban focus means that we can continue to learn from one another, to broaden our delivery systems and strengthen our voice among healthcare decision makers. This partnership is just the beginning. We hope to attract other health-related organizations that share our view of the future. To that end, we can improve access to capital to help meet community needs. We will be able to forge relationships with organizations like pharmaceutical companies and molecular biology organizations that are transforming the way diseases are diagnosed, treated, and ultimately prevented. And in this Internet age, we will have the ability to share ideas throughout our organization and provide information to people in our communities in brand new ways.

If we are going to make Banner Health System something that is more than just the sum of these two strong organizations, we must take the very best from both of them and create a single organization that others will want to join. Our ultimate goal is to establish new directions in healthcare through innovative, nationwide strategic partnerships.



Banner Health System
New directions in healthcare

A handwritten signature in white ink, appearing to read "Steven R. Orr", enclosed within a thin white rectangular border.

STEVEN R. ORR, CHAIRMAN & CEO, BANNER HEALTH SYSTEM

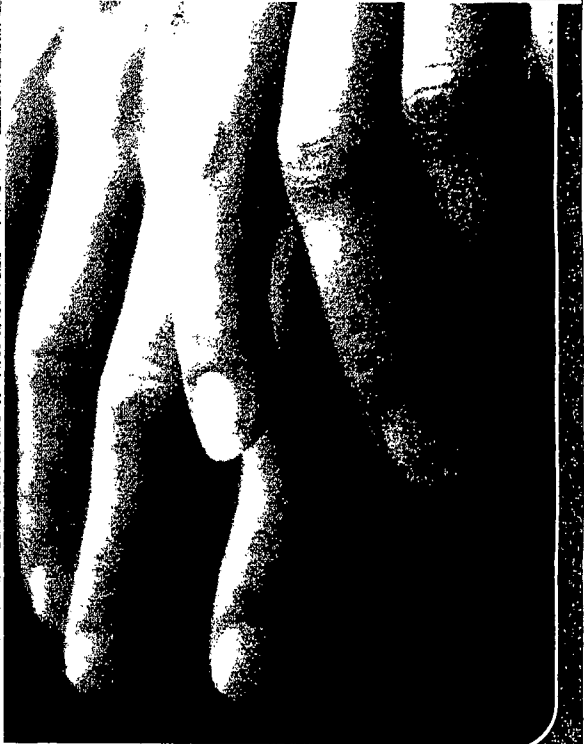
Since 1938, Lutheran Health Systems' successful management methods have attracted community healthcare providers throughout the West. The system has a presence in 14 states — as far north as Alaska and as far south as Arizona.

Before our partnership, Lutheran Health Systems operated 28 hospitals, ranging in size from 12 to 350 beds, including hospitals and allied services in Arizona: Mesa Lutheran Hospital, Valley Lutheran Hospital, LHS Home & Community Care, Lutheran Urgent Care, and Wickenburg Regional Medical Center. The system specializes in providing "total care" for rural and larger communities, including primary care clinics, skilled nursing facilities, and home care. "Total care" ensures that patients receive the right care, at the right time, and in the right setting.



BETTER TOGETHER

Samaritan's not-for-profit mission has focused primarily on the Phoenix metropolitan area. Nearly 90 years after its founding in 1911, Samaritan has grown into the largest and most comprehensive healthcare system in Arizona, offering expertise in keeping people healthy as well as restoring the sick and injured to health. Samaritan's contribution to Banner Health includes three acute care hospitals in the Phoenix-metro area, management of Page Hospital in northern Arizona, primary care clinics, behavioral health programs, care centers, employee assistance programs, occupational health services, health information for our communities and teaching programs for medical professionals.



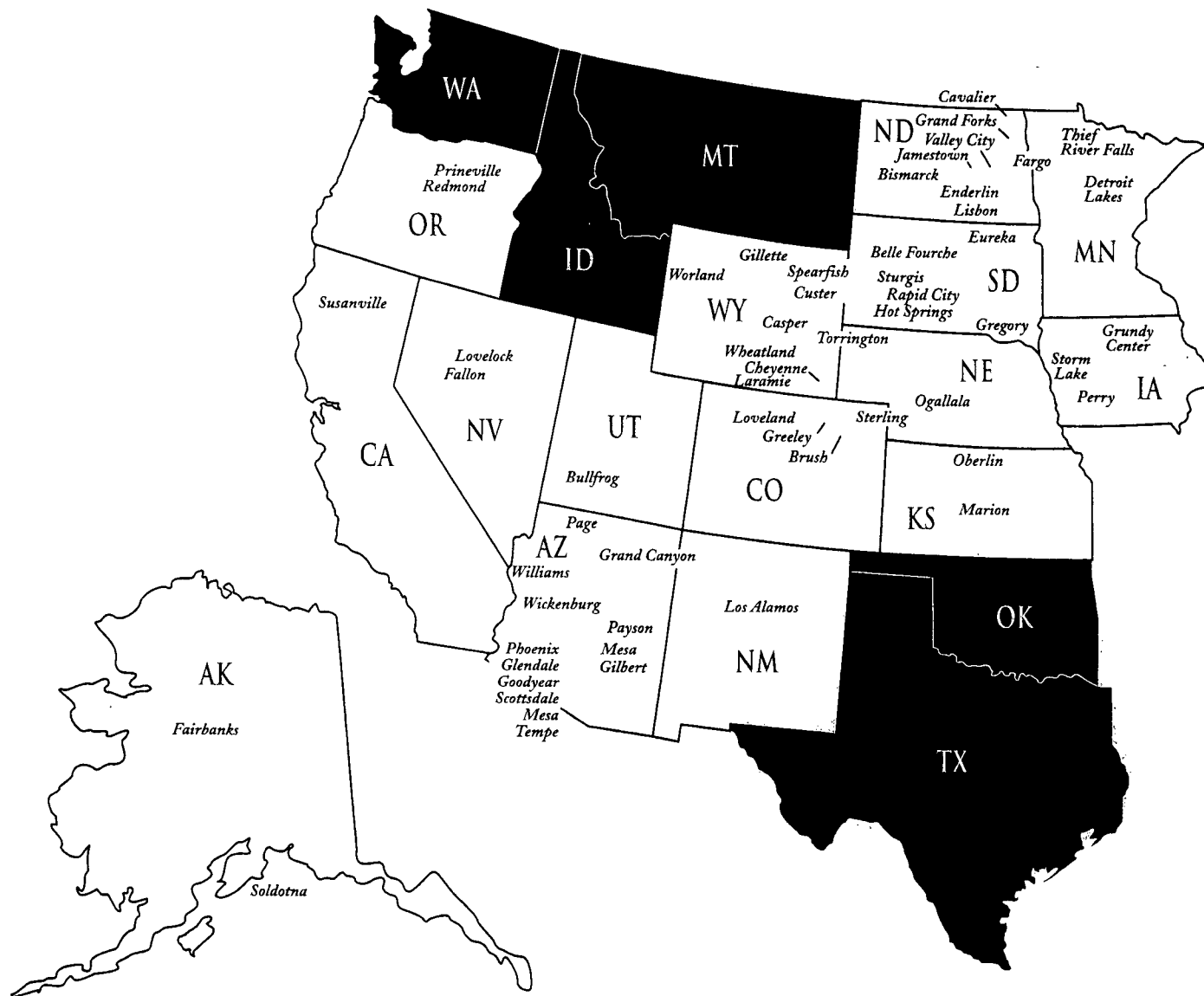
THE FACTS ABOUT BANNER HEALTH ARIZONA AND BANNER HEALTH SYSTEM

	BANNER HEALTH ARIZONA	BANNER HEALTH SYSTEM
<u>Corporate Offices</u>	<i>Phoenix, Arizona</i>	<i>Fargo, North Dakota, and Phoenix, Arizona***</i>
<u>Employees</u>	<i>12,700</i>	<i>22,500</i>
<u>Facilities (owned, leased or managed)</u>	<ul style="list-style-type: none"> • <i>7 Hospitals</i> • <i>4 Nursing Homes/ Skilled Nursing Units</i> • <i>Behavioral Health Centers</i> • <i>Primary Care</i> • <i>Home Medical Equipment Outlets</i> • <i>Home Health</i> 	<ul style="list-style-type: none"> • <i>32 Hospitals</i> • <i>32 Nursing Homes/ Skilled Nursing Units</i> • <i>Behavioral Health Centers</i> • <i>Primary Care</i> • <i>Home Medical Equipment Outlets</i> • <i>Home Health</i> • <i>Center for Children with Special Needs</i>
<u>Beds</u>	<i>2,437 (1,599 acute, 838 LTC/B/R*)</i>	<i>5,699 (2,882 acute, 2,817 LTC/B/R*)</i>
<u>1998 Total Revenue**</u>	<i>\$1.1 billion</i>	<i>\$1.6 billion</i>
<u>Total Assets</u>	<i>\$1.36 billion</i>	<i>\$1.9 billion</i>

*LTC = Long-term care; B/R = Behavioral/Rehabilitative

**Total revenue includes Net patient revenues, other revenues, investment income, unrestricted gifts and subsidies

***Future BHS Headquarters are planned in Colorado. Corporate offices will remain in Phoenix, AZ and Fargo, ND.





Banner Health Arizona
A Division of Banner Health System

Banner Health Arizona
1441 N. 12th St.
Phoenix, AZ 85006
602.495.4000
www.bannerhealth.com