



DEPARTMENT: ADMINISTRATION

Management Policy And Procedure

EFFECTIVE DATE: 02/19

**SUBJECT: Business Services -
Financial Assistance
Program**

SUPERSEDES: 9/06, 3/09, 10/09, 5/12, 12/13,
12/14, 1/16, 5/16, 2/17, 1/18,
3/18

PURPOSE:

Lake View is committed to providing financial assistance to persons who have health care needs and are uninsured, underinsured, ineligible for government programs, or otherwise unable to pay. Lake View strives to ensure that the financial capacity of people who need health care services does not prevent them from seeking or receiving care.

POLICY STATEMENT:

Lake View will provide low-income individuals with financial assistance based on current Federal Poverty Guidelines.

DEFINITION:

Amounts Generally Billed (AGB) Limit: The average amount collected by Lake View for providing emergency and other appropriate hospital-based medical services to individuals who have insurance covering that service, as defined in IRS Reg. 1.501(r)-1(b)(1).

Assets: Assets that will be considered liquid include those that could be converted to cash within one year. These include checking accounts, savings accounts, retirement funds, trust funds, and other investments. Additionally, countable assets include the liquidated value of luxury items such as recreational vehicles and second homes. In lieu of liquidating the assets, they may be counted as current year's income in the financial assistance eligibility determination.

Attorney General Agreement (AGA): An agreement between Lake View and the Minnesota Attorney General's Office relative to billing practices, collection practices, and uninsured patient discounts.

Cosmetic Services: Services provided to reshape normal structures of the body in order to improve the patient's appearance and self-esteem.

Income: Includes salaries, wages, self-employment income, payment from Social Security, Supplemental Security Income, public assistance, veteran's payments, survivor benefits, disability payments, unemployment income, workers' compensation, pension or retirement benefits, child support, alimony, interest earnings, dividends, rents, royalties, income from trusts, educational assistance, assistance from outside the household, and income from other sources.

Extraordinary Collection Actions (ECAs): Especially aggressive efforts to encourage individuals to pay a liability as defined in IRS Reg. 1.501(r)-6(b). In general, extraordinary collection actions include

selling a debt to another party; reporting adverse information about an individual to a consumer credit reporting agency or credit bureau; deferring or denying medically necessary care because of nonpayment of a previous liability; requiring payment before providing medically necessary care because of nonpayment of a previous liability; and actions that require a legal or judicial process (including liens, foreclosures, attachments, seizures, civil actions, arrests, writs of body attachment, and garnishments).

Family: A household that resides in a defined residence and who are related by birth, marriage or adoption or has no residence but operates together as a unit. The family unit may include parents or other elderly relatives of those in the family unit that are defined as dependents on the Federal Tax return.

Family Income: All income attributable to all members of the family in the defined residence, excluding amounts earned by family members less than twenty-one (21) years of age. The income of a non-related person who lives with the family (housemate or lodger), will not be included in determining family income.

Financial Assistance Program (FAP): A program to provide health care services free or at a discount to individuals who qualify by meeting income and asset guidelines.

Gross Charges: Unadjusted process listed in Lake View's Hospital charge-master file (CDM).

Medically Necessary Services: Services that are reasonable and necessary for the diagnosis or treatment of an illness or injury or to improve the functioning of a malformed body member. Screening services are excluded from the category of medically necessary services.

Plain Language Summary (PLS): A document containing a clear, simple explanation of the financial assistance program and information about eligibility and the application process.

Presumptive Financial Assistance Eligibility: The process of reclassifying financial accounts as financial assistance accounts based on information from publically available and purchased transaction data. An estimate of a guarantor's financial profile creates an estimated household size and household income range and is used to determine financial assistance eligibility.

Underinsured: The patient/guarantor has some level of insurance or third-party assistance but still has expenses that exceed financial abilities.

Uninsured: The patient/guarantor has no level of insurance or third-party to assist with meeting payment obligations.

SUBJECT KEY WORDS:

Amounts generally billed, charity care, extraordinary collection actions, federal poverty guideline, financial assistance, presumptive financial assistance

PROCEDURE:

Uninsured Discount

1. Lake View offers discounts to patients who are uninsured and who require medically necessary health care services.
2. Lake View will make a reasonable effort to determine whether the patient is eligible for an uninsured service discount for medically necessary services before any collection efforts are initiated.
3. The Uninsured Service Discount will be applied to all self-pay accounts based on 100% of gross charges for services received upon initial billing and will appear on the patient's statement.
4. Lake View will not bill an uninsured patient for medically necessary services in an amount greater than what the provider would be reimbursed for that service or treatment from its most favored insurer.
5. If insurance is later added to the account and payment is received, the Uninsured Service Discount will be reversed.
6. The patient has the option of applying for Financial Assistance. If the FAP discount is greater than the Uninsured Discount, the Uninsured Discount will be reversed and the FAP discount will be applied to the account.
7. Patients who receive cosmetic services do not receive an Uninsured Service Discount. These patients must contact a clinic representative to discuss financial arrangements prior to the services being provided.

Patient Financial Assistance – General Guidelines

1. This policy will apply to all patients regardless of race, creed, sex, age, or payer. Reasonable measures will be taken to ensure that any language or hearing barriers are addressed.
2. Financial assistance will be offered to those patients unable to pay all or a portion of their bill.
3. Patient Financial Assistance will be applied to all applicable accounts based on 100% of gross charges for services received upon initial billing and will appear on the patient's statement.
4. Eligibility will be determined on an individual basis and evaluated on an assessment of the patient's and/or family's need, financial resources, and obligations.
5. Financial assistance applies to all types of medically necessary services only. Cosmetic services will not be eligible for financial assistance.
6. Trauma/emergency care will be provided to all patients regardless of their ability to pay. Stabilization of the patient will occur prior to any determination of payment arrangements.
7. In general, financial assistance is intended for residents of Lake View's primary or secondary market service area. An exception will be made for any patient presenting with an urgent, emergent or life-threatening medical condition.
8. Lake View's market area is Lake County with the primary market being Two Harbors, zip code 55616.
9. Eligibility limits may be adjusted at any time based on Lake View's overall financial resources.
10. Patients must request financial assistance within the time frames identified in this policy. Lack of timeliness or cooperation on the patient's part will result in normal account collection activity. In some instances presumptive financial assistance eligibility may be applied as outlined in the Presumptive Financial Assistance Eligibility section of this policy.
11. Eligibility assessment may include the use of external publically available data sources that provide information on a patient's or guarantor's ability to pay.

12. Eligibility assessment may include a review of the patient's outstanding accounts receivable for prior services rendered and the patient's payment history.

Patient Financial Assistance – Communication

1. Reasonable efforts will be made to ensure that patients are aware of all financial assistance opportunities available to them including Federal, State, County, City and other private programs. Patients may be given assistance regarding application for any assistance program available to them. Programs and other sources of assistance available to patients include:
 - a. Arrowhead Economic Opportunity Agency (AEOA), 2124 10th Street, Two Harbors, MN 55616, 218-834-2190.
 - b. The Health Care Access Office, 4325 Grand Avenue, Duluth MN 55807, 218-722-9650..
 - c. Lake View Hospital (218-834-7316) and Lake View Clinic (218-249-6870) can provide assistance. An onsite location for assistance is located at Lake View Hospital Business Office, 325 11th Avenue, Two Harbors, 55616.
2. The "Notice of Financial Aid" shall be posted in all major patient registration areas and on Lake View's web page at www.lvmhospital.com/assistance. In addition, the Notice is available to patients in printed form as a Plain Language Summary.
3. Lake View billing statements will include notification that financial assistance is available under the FAP, the phone number and website the patient can use to obtain information about the FAP, and the application process.
4. Lake View will have the Plain Language Summary (PLS), Financial Assistance Policy(FAP), Billing and Collection Policy and Financial Assistance Program Application available on its website at www.slhduluth.com/assistance. Paper copies of these documents are available upon request and without charge by mail, in the Emergency room and in all admissions areas.
5. A copy of the Plain Language Summary will be offered to patients.
6. Lake View will distribute the PLS to not-for-profit entities working with the uninsured and underinsured population through its partners in the Insure Duluth Coalition.
7. Lake View will actively communicate the availability of all financial assistance programs, including the Lake View financial assistance program.
8. The Business Office will be designated to coordinate financial assistance applications, outreach efforts and help coordinate the financial assistance process. The Business Office staff shall understand the financial assistance program and be able to answer any questions.
9. Training and information regarding financial assistance will be provided to all members of the staff that interact with patients. At a minimum, these individuals shall be prepared to refer the patient to the hospital Business Office, clinic collection specialists, home care social worker, or direct the patient to information regarding the widely publicized resources available.

Patient Financial Assistance – Application

1. All Patient Financial Assistance (FAP) applications will be treated with respect and their financial information will be kept confidential.
2. Efforts should be taken to determine a patient's eligibility for financial assistance at or before the time of admission or service; however, application and determination may be made after services are provided and must be considered prior to any Extraordinary Collection Actions.
3. Financial assistance application forms shall be written in an easy to understand manner and will include a list of required financial documents that must be submitted with the application (pay stubs, tax forms, etc.) See Attachment B.

4. The application will include contact information including a phone number that the applicant can call for assistance. The applicant may request and receive assistance from Business Office staff to complete the form.
5. Applications may be mailed, faxed, or delivered in person.
6. Lake View will accept applications for up to 240 days after the first post-discharge billing statement is sent.
7. Lake View may require the applicant to apply for Medical Assistance through the State Department of Health and Human Services.
8. The applicant must provide the information needed to complete a financial assistance application unless the applicant qualifies for an exemption as outlined under Presumptive Financial Assistance Eligibility. Applications are available from the Business Office Staff, clinic collections specialists, Lake View's website, and at all admitting areas.
9. Upon receipt of the financial assistance application, the Business Office staff will review the application and the following documents:
 - a. Copy of written denial letter from Medical Assistance, if required.
 - b. Income information and verifications, such as copies of your paycheck stubs or a written statement from your employer showing year to date earnings.
 - c. Copy of last year's tax return.
 - d. Copies of the most recent statement(s) showing balance in each bank account(s).
 - e. Copies of the most recent statement(s) showing value of each investment listed.
10. An interview with the applicant (or representative) to clarify application information will be scheduled as soon as practical and at a mutually convenient time if required.
11. If the applicant submits an incomplete application within 240 days of sending the first post-discharge billing statement, Lake View will send them a notice of what information is missing from the application and give a reasonable amount of time to complete the application before initiating any Extraordinary Collection Actions. If an individual submits a complete financial assistance application, Lake View will cease all collection efforts until a FAP eligibility determination is made.

Patient Financial Assistance – Eligibility Determination

1. Every effort will be made to determine the applicant's eligibility for the FAP at the earliest possible time.
2. Applications will be processed in an accurate, timely and consistent manner. Decisions will generally be communicated in writing to the applicant within 30 days of receipt of the completed application and financial documents. Collection activity will be put on hold during this assessment period.
3. Eligibility for FAP is based on the value of the applicant's income and assets. Business Office staff will complete the FAP eligibility calculations using income information, assets information, and will calculate:
 - a. Earned income including monthly gross wages, salary, and self-employment income
 - b. Unearned income including dividends, interest and income from any other source such as unemployment or workers compensation
 - c. Number of dependents in the household
 - d. Information to determine the applicants financial status, including assets and liabilities
4. An individual applicant with assets exceeding \$10,000, a family with assets exceeding \$20,000, or a business owner with assets exceeding \$500,000 is not eligible for financial assistance. Retirement assets less than \$100,000 are not included in the asset calculation.

- The applicant's income and assets are compared to current Federal Poverty Guidelines (see attachment A). The FAP eligibility and discount schedule is as follows:

Poverty Level	Services Discount
100% or less	100%
101% to 150%	90%
151% to 200%	75%
201% to 300%	Greater of AGB or 50%

- Approval levels for FAP are as follows:

Discount	Approver
\$0 - \$2,499	Director, Business Services, CBO Manager
\$2,500 - \$9,999	Director, Business Services, President
\$10,000 and over	Chief Financial Officer

- If Lake View has reason to believe that any information included in the application is inaccurate or incomplete, the application will be considered incomplete until all application requirements are fulfilled.
- If a valid address is not provided with the application, financial assistance may be denied.
- On occasion, extenuating circumstances may exist which could cause Lake View to grant financial assistance to a patient who may otherwise not meet the quantitative criteria. In such cases, the Department Director will document why the assistance was granted and supporting documentation will be maintained. If an individual would qualify for financial assistance but they are unable or unwilling to complete the required application, the CFO may approve financial assistance if enough evidence exists to support that determination.
- Non-payment of a previous patient account balance will not affect future eligibility for FAP.
- If an applicant is denied eligibility under the FAP, the applicant may appeal Lake View decision within 30 days. The appeal process will include an appropriate non-financial representative as well as a financial professional. The appeal process will be documented as a formal Patient Grievance.

Patient Financial Assistance – Discount Application

- FAP discount applies toward the remaining balance only. If an individual has made partial payment, and the individual is subsequently determined to qualify for financial assistance under this policy, any payment in excess of their newly calculated remaining liability shall be refunded within 30 days of the FAP eligibility determination. If the refundable amount is less than \$5.00, Lake View may not issue a refund. Lake View may contact the individual to ask if the individual agrees to transfer the refund amount to another patient liability.
- The FAP eligible discount may be applied to services provided up to one year before the application was approved.
- If the applicant indicates that they qualify for FAP, the discount may apply to a service provided within 180 days following the application approval.
- If an application was previously approved and the patient is receiving ongoing clinic services, eligibility may be extended if the applicant provides documentation to prove that their financial

circumstances have not changed. Evidence of financial status may be required as outlined in Attachment B.

Presumptive Financial Assistance Eligibility

1. In some instances, a patient may appear eligible for FAP, but has not submitted an application and/or documentation on income and assets. In the event there isn't evidence to support a patient's eligibility, Lake View may use outside agencies or vendors to determine eligibility and potential financial assistance. These agencies may use publically available and purchased transaction data to estimate a guarantor's financial profile and household size. Examples of such data are: census data, birth certificates, marriage licenses, legal notices, bankruptcy filings, automobile registrations, property tax records, as well as point-of-sales transactions data that retailers and credit card companies make available for purchase. The agency uses scoring technology to determine FAP eligibility and the percent discount to apply to the patient's account.
2. Circumstances under which Lake View may utilize third-party information to make presumptive determinations may include incomplete or missing information on a financial assistance application or prior to placement with a collection agency.
3. Individuals who meet presumptive eligibility criteria may be granted financial assistance without completing an application.
4. If the presumptive assessment determines that the patient is eligible for less than a 100% discount, Lake View will notify the individual regarding the basis for the presumptive eligibility determination and information about how they may complete an application to determine if they are eligible for a larger discount under the FAP.
5. Individuals will be granted presumptive eligibility for FAP on the basis of individual life circumstances. Examples are homelessness or deceased patients with no known estate. Documentation in the patient's account will support this determination.

FAP Relationship to Self-Pay Collections Policy

1. Lake View has developed policies and procedures for internal and external collection practices that take into account the extent to which the patient qualifies for financial assistance and the patient's good faith effort to comply with his or her payment agreements.
2. In the event that a patient fails or refuses to fulfill their financial obligation, Lake View may engage in extraordinary collection actions, including:
 - a. Referral of unpaid balances to external collection agencies;
 - b. Actions that require a legal or judicial process such as a lien on property or garnishment of wages
3. Prior to initiating ECA's, Lake View will follow all applicable regulations and make reasonable efforts to determine whether an individual who has an unpaid account is eligible for FAP.
4. Lake View will refrain from any ECA's for at least 120 days after sending the first post-discharge billing statement and allowing at least 240 days to apply for financial assistance.
5. The Billing and Collections Policy is available to the public online at www.lvmhospital.com/assistance and paper copies of the policy are available upon request and without charge by mail, in the Emergency room and in all admissions areas.

Amounts Generally Billed (AGB)

1. An individual who is determined to be eligible for charity care under this policy shall not be required to pay more for emergency medical care and other medically necessary care than the amounts generally billed to individuals who have insurance covering such care.
2. This AGB limit shall be used by Lake View to determine the maximum amount that an individual may be liable to pay after such individual is determined to be eligible for charity care under this policy.
3. Lake View shall use the “look-back method” as described in Regulation 1.501(r)-5(b)(3).
4. Lake View shall calculate a new AGB limit at least annually.
5. Lake View shall implement the new AGB limit within 120 days of the end of the 12-month period used for the look-back method calculation.
6. Attachment C contains information about the currently applicable AGB limit and how it was calculated.

Patient Financial Assistance – Participating Providers and Exclusions

1. This policy relates only Lake View Hospital, Lake View Clinics. A list of participating providers is included in Attachment D.
2. Lake View Hospital and St. Luke’s Hospital may share FAP eligibility information. Eligibility at Lake View or St. Luke’s does not guarantee that the individual will meet eligibility criteria at the other hospital.
3. A list of non-participating providers is included in Attachment E. Individuals may contact these other service providers for information about any financial assistance programs they may have.
4. Only medically necessary services are covered under the FAP.

Recording of Patient Financial Assistance

1. Patient Financial Assistance must be recorded and valued in accordance with the Healthcare Audit Guide.
2. Documentation of financial assistance must be maintained for a minimum of seven (7) years.

Accountability

1. Lake View Board of Directors will approve the Patient Financial Assistance Policy and any substantive changes to the policy.
2. Management will prepare and submit an annual report regarding the financial assistance policy and program to the Board of Directors.
3. Financial assistance information will be shared with appropriate community service agencies.

FORMS:

Lake View Patient Financial Assistance Application
Plain Language Summary of Lake View FAP

ATTACHMENTS:

- Attachment A – Federal Poverty Guidelines (current year)
- Attachment B – FAP Application Document Requirements
- Attachment C – Amounts Generally Billed
- Attachment D – List of Participating Providers with Lake View Financial Assistance Program
- Attachment E – Clinics, Physicians and Providers that do not participate in Lake View’s Financial Assistance Program

RELATED POLICIES:

- Business Services –Billing and Collections
- Business Services – Uninsured Service Discount

ADDITIONAL RESOURCES:

- www.mnsure.org
- www.healthcare.gov
- www.insureduluth.org

REFERENCE:

Federal Poverty Guidelines – Updated each year in February and published in the Federal Register.
<https://aspe.hhs.gov/poverty-guidelines>

Federal Register, Vol. 79, No. 250, December 31, 2014. Additional Requirements for Charitable Hospitals; Community Health Needs Assessments for Charitable Hospitals; Requirements of a Section 4959 Excise Tax Return and Time for Filing the Return.

COORDINATION:

Director, Business Services

KEY INVOLVED DEPARTMENTS:

- Business Services
- Central Business Office
- Hospice / Home Care Business Office

APPROVED:

Vice President

APPROVED:

President/CEO

APPROVED:

Chairman, Board of Directors

ATTACHMENT A
FEDERAL POVERTY GUIDELINES FOR 2019

Household Size	100%	150%	200%	300%	400%
1	\$12,490	\$18,735	\$24,980	\$37,470	\$49,960
2	\$16,910	\$25,365	\$33,820	\$50,730	\$67,640
3	\$21,330	\$31,995	\$42,660	\$63,990	\$85,320
4	\$25,750	\$38,625	\$51,500	\$77,250	\$103,000
5	\$30,170	\$45,255	\$60,340	\$90,510	\$120,680
6	\$34,590	\$51,885	\$69,180	\$103,770	\$138,360
7	\$39,010	\$58,515	\$78,020	\$117,030	\$156,040
8	\$43,430	\$65,145	\$86,860	\$130,290	\$173,720

For family units of more than 8 members, add \$4,420 for each additional member.

ATTACHMENT B

FAP APPLICATION DOCUMENT REQUIREMENTS

1. Copy of written denial letter from Medical Assistance, if required.
2. Income information and verifications, such as copies of your paycheck stubs or a written statement from your employer showing year to date earnings.
3. Copy of last year's tax return.
4. Copies of the most recent statement(s) showing balance in each bank account(s).
5. Copies of the most recent statement(s) showing value of each investment listed.

ATTACHMENT C

Hospital Amounts Generally Billed Calculation and Information

Hospital uses the “look-back method” as defined in Reg. 1.501(r)-5(b)(3) to calculate the amount generally billed (“AGB”) to individuals who have insurance covering medically necessary care. An individual who is determined to be eligible for charity care under this policy shall not be required to pay more than the amounts generally billed to individuals who have insurance covering such care.

Hospital calculates a single AGB limit to apply to all individuals who qualify for charity care. The AGB limit currently in effect is 62.9%.

The AGB limit was calculated using the following formula.

$$\frac{\text{Total Allowed Claims and Other Payments}}{\text{Gross Charges}}$$

In the AGB calculation, “Total Allowed Claims” are those claims that have been submitted by Hospital and were allowed by Medicare fee-for-service and all private health insurers over a specified 12-month period. The calculation is not based on the date the service was provided to the individual or on the date the claim was paid. Hospital uses all claims for medical care in this calculation, rather than just those allowed for emergency and other appropriate hospital-based medical services.

“Other payments” are co-payments, co-insurance, deductibles, and any other payments made in relation to a claim included in Total Allowed Claims.

“Gross charges” are the total charges of the services for those claims included in Total Allowed Claims.

Hospital’s most recent calculation of the AGB limit was for the period that began 1/1/2017 and ended 12/31/2017. This AGB limit was calculated by Controller, Accounting/Finance and reviewed and approved by VP/CFO, Administration.

Last Updated: 01/17/2019

ATTACHMENT D

List of Participating Providers with Lake View's Financial Assistance Program

PARTICIPATING ALLIED HEALTH DIRECTORY

Lake View Hospital

Two Harbors, Minnesota

AHP Name	AHP #	Address 1	Address 2	City	ST	Zip	Spec
Anderson, Gary T., NP	N/A	Wapiti Medical Group	6887 South Lake Ave	Lake Nebagamon	WI	54849	NP
Kemp, Sarah, FNP	4459	Lake View Hospital	325 11th Avenue	Two Harbors	MN	55616	NP
Morsette, Cassandra J., NP	4277	Lake View Hospital	325 11th Avenue	Two Harbors	MN	55616	NP
Wirz, Tiffany M., PA	4333	Wapiti Medical Group	6887 South Lake Ave	Lake Nebagamon	WI	54849	PA

PARTICIPATING MEDICAL STAFF DIRECTORY

Lake View Hospital

Two Harbors, Minnesota

Physician Name	MD#	Address 1	Address 2	City	ST	Zip	Spec
Allert, Debbie A., MD	7389	Lake View Clinic	1010 4th Street	Two Harbors	MN	55616	FP
Baga, John J., MD	448	Wapiti Medical Group	6887 South Lake Avenue	Lake Nebagamon	WI	54849	ER
Bartleson, Jerry R., MD	2264	Wapiti Medical Group	6887 South Lake Avenue	Lake Nebagamon	WI	54849	ER
Bockhold, Steven M., MD	7657	Wapiti Medical Group	6887 South Lake Avenue	Lake Nebagamon	WI	54849	ER
Brady, Kevin , MD	7971	Wapiti Medical Group	6887 South Lake Avenue	Lake Nebagamon	WI	54849	ER
Brett, David, MD	2188	Wapiti Medical Group	6887 South Lake Avenue	Lake Nebagamon	WI	54849	ER
Brown, Desmond, MD	8323	Wapiti Medical Group	6887 South Lake Avenue	Lake Nebagamon	WI	54849	ER
Brown, James B., MD	2196	Wapiti Medical Group	6887 South Lake Avenue	Lake Nebagamon	WI	54849	ER
Castillo-Nelson, Cristina, MD	8125	Wapiti Medical Group	6887 South Lake Avenue	Lake Nebagamon	WI	54849	ER
Comstock, Kristin, MD	8120	Wapiti Medical Group	6887 South Lake Avenue	Lake Nebagamon	WI	54849	ER
Connelly, Adina, MD	8250	Wapiti Medical Group	6887 South Lake Avenue	Lake Nebagamon	WI	54849	ER
Connelly, Mark, MD	8251	Wapiti Medical Group	6887 South Lake Avenue	Lake Nebagamon	WI	54849	ER
Dahlman, Bruce M., MD	938	Wapiti Medical Group	6887 South Lake Avenue	Lake Nebagamon	WI	54849	ER
Dammeyer, Matthew, MD	8256	Wapiti Medical Group	6887 South Lake Avenue	Lake Nebagamon	WI	54849	ER
Eichten, Katherine, MD	7658	Wapiti Medical Group	6887 South Lake Avenue	Lake Nebagamon	WI	54849	ER
Emery, Yasmin E., MD	7783	Wapiti Medical Group	6887 South Lake Avenue	Lake Nebagamon	WI	54849	ER
Fogha, Evan MD	8253	Wapiti Medical Group	6887 South Lake Avenue	Lake Nebagamon	WI	54849	ER
Hase, Laura A., MD	7945	Lake View Clinic	1010 4th Street	Two Harbors	MN	55616	FP
Head, Benjamin MD	8122	Wapiti Medical Group	6887 South Lake Avenue	Lake Nebagamon	WI	54849	ER
Horn, Eli, MD	7940	Wapiti Medical Group	6887 South Lake Avenue	Lake Nebagamon	WI	54849	ER
Johnson, Carmen L., MD	6714	Wapiti Medical Group	6887 South Lake Avenue	Lake Nebagamon	WI	54849	ER
Johnson, Kristie MD	8123	Wapiti Medical Group	6887 South Lake Avenue	Lake Nebagamon	WI	54849	ER
Josephs, Howard Y., MD	7947	Lake View Clinic	1010 4th Street	Two Harbors	MN	55616	FP
Kaplan, Gordon D., MD	8014	Wapiti Medical Group	6887 South Lake Avenue	Lake Nebagamon	WI	54849	ER
Kufahl, Timothy D., MD	8077	Wapiti Medical Group	6887 South Lake Avenue	Lake Nebagamon	WI	54849	ER
Lazzara, Joseph V., MD	7791	Wapiti Medical Group	6887 South Lake Avenue	Lake Nebagamon	WI	54849	ER

Luoma, David C. MD	7894	Wapiti Medical Group	6887 South Lake Avenue	Lake Nebagamom Lake	WI	54849	ER
Marble, Kevin T., MD	7368	Wapiti Medical Group	6887 South Lake Avenue	Nebagamom Lake	WI	54849	ER
McMahon, Shawn P., MD	29	Lake View Clinic	1010 4th Street	Two Harbors Lake	MN	55616	FP
Mills, Jeri, MD	7132	Wapiti Medical Group	6887 South Lake Avenue	Nebagamom Lake	WI	54849	ER
Nguyen, Nha P., MD	7782	Wapiti Medical Group	6887 South Lake Avenue	Nebagamom Lake	WI	54849	ER
Olsen, Peter T., MD	7869	Wapiti Medical Group	6887 South Lake Avenue	Nebagamom Lake	WI	54849	ER
Olszewski, Gregory, MD	8288	Wapiti Medical Group	6887 South Lake Avenue	Nebagamom Lake	WI	54849	ER
Pajunen, Brigid M., MD	6045	Wapiti Medical Group	6887 South Lake Avenue	Nebagamom Lake	WI	54849	ER
Parker, Malcolm, MD	7348	Wapiti Medical Group	6887 South Lake Avenue	Nebagamom Lake	WI	54849	ER
Payne, Robert, MD	8071	Wapiti Medical Group	6887 South Lake Avenue	Nebagamom Lake	WI	54849	ER
Peterson, Thomas A., MD	637	Lake View Clinic	1010 4th Street	Two Harbors Lake	MN	55616	FP
Rapp, Jeff B., MD	6116	Wapiti Medical Group	6887 South Lake Avenue	Nebagamom Lake	WI	54849	ER
Reister, Randolph, MD	8258	Wapiti Medical Group	6887 South Lake Avenue	Nebagamom Lake	WI	54849	ER
Ringsred, Eric J., MD	758	Wapiti Medical Group	6887 South Lake Avenue	Nebagamom Lake	WI	54849	ER
Salmen, Charles, MD	8265	Wapiti Medical Group	6887 South Lake Avenue	Nebagamom Lake	WI	54849	ER
San Giacomo, Megan, MD	8073	Wapiti Medical Group	6887 South Lake Avenue	Nebagamom Lake	WI	54849	ER
Schultz, Kelsey M., MD	8144	Lake View Clinic	1010 4th Street	Two Harbors Lake	MN	55616	FP
Stottler, Lynn, MD	376	Wapiti Medical Group	6887 South Lake Avenue	Nebagamom Lake	WI	54849	ER
Susa, Jesse, MD	8187	Wapiti Medical Group	6887 South Lake Avenue	Nebagamom Lake	WI	54849	ER
Taylor, David D., MD	949	Wapiti Medical Group	6887 South Lake Avenue	Nebagamom Lake	WI	54849	ER
Underwood, Kara L., MD	7788	Wapiti Medical Group	6887 South Lake Avenue	Nebagamom Lake	WI	54849	ER
Wolfe, Robert, MD	6196	Wapiti Medical Group	6887 South Lake Avenue	Nebagamom Lake	WI	54849	ER
Perala, Matt, MD	8232	Wapiti Medical Group	6887 South Lake Avenue	Nebagamom Lake	WI	54849	ER

ATTACHMENT E

Providers that DO NOT Participate in Lake View's Financial Assistance Program

NON PARTICIPATING ALLIED HEALTH DIRECTORY

**Lake View Hospital
Two Harbors, Minnesota**

AHP Name	AHP #	Address 1	Address 2	City	ST	Zip	Spec
Anderson, Neil, CRNA	2449	St. Luke's Hospital	915 East 1st Street	Duluth	MN	55805	CRNA
Baker, William, CST	4379	Sight Path	5775 West Old Shakopee Rd	Bloomington	MN	55437	CST
Ceynowa, Meghan M., NP	4243	St. Luke's Mental Health	220 North 6th Ave East	Duluth	MN	55805	NP
Halvorson, Scott I., CRNA	4237	St. Luke's Hospital	915 East 1st Street	Duluth	MN	55805	CRNA
Hanson, Richard D., CRNA	3658	St. Luke's Hospital	915 East 1st Street	Duluth	MN	55805	CRNA
Hites, Jonathan J., CRNA	4105	St. Luke's Hospital	915 East 1st Street	Duluth	MN	55805	CRNA
Hoffoss, John, CST	4378	Sight Path	5775 West Old Shakopee Rd	Bloomington	MN	55437	CST
Johnsen, Benjamin M., CRNA	4259	St. Luke's Hospital	915 East 1st Street	Duluth	MN	55805	CRNA
Johnson, Sherry A., NP	3130	St. Luke's Infectious Disease	1001 East Superior Street, L201	Duluth	MN	55805	NP
Lian, Christopher R., CRNA	4233	St. Luke's Hospital	915 East 1st Street	Duluth	MN	55805	CRNA
Lind, Todd S., CRNA	4200	St. Luke's Hospital	915 East 1st Street	Duluth	MN	55805	CRNA
Mullozzi, Anthony D., CRNA	2450	St. Luke's Hospital	915 East 1st Street	Duluth	MN	55805	CRNA
Mundy, John, CRNA	3670	St. Luke's Hospital	915 East 1st Street	Duluth	MN	55805	CRNA
Peterson, Joanna L., CST	N/A	Sight Path	5775 West Old Shakopee Rd	Bloomington	MN	55437	CST
Peterson, Ross L., CRNA	4094	St. Luke's Hospital	915 East 1st Street	Duluth	MN	55805	CRNA
Schwab, Lindsay NP	4348	St. Luke's Hospital	1011 East 1st Street	Duluth	MN	55805	ENDO
Winterer, Daniel, CRNA	4399	St. Luke's Hospital	915 East 1st Street	Duluth	MN	55805	CRNA

NON PARTICIPATING MEDICAL STAFF DIRECTORY

**Lake View Hospital
Two Harbors, Minnesota**

Physician Name	MD#	Address 1	Address 2	City	State	Zip	Speciality
Aipoalani, Derrick L., MD	7809	St. Luke's Endocrinology	1011 East First Street 1001 East Superior Street,	Duluth	MN	55805	INT
Alkaied, Homam, MD	8080	St. Luke's Oncology	L101 1001 East superior Street,	Duluth	MN	55802	ONC
Anghel, Anemona, MD	8213	St. Luke's Cardiology	L201	Duluth	MN	55802	CARD
Baldes, David T, MD	8016	St. Luke's Mental Health	220 North Sixth Avenue East	Duluth	MN	55805	PSYCH
Bednarz, Agata A., MD	7541	St. Luke's Gastroenterology	1012 East 2nd Street	Duluth	MN	55805	GASTRO
Buresh, Jarrod, MD	7929	St. Luke's Surgical Assoc.	915 E 1st Street	Duluth	MN	55805	SURG
Chiu, Andrew C., MD	891	Essentia Health	400 East 1st Street 1001 East Superior Street,	Duluth	MN	55805	CARD
Devanna, Swapna, MD	8315	St. Luke's Oncology	L101	Duluth	MN	55802	ONC
Easteop, Steven J., MD	809	Laboratory Spec. of Duluth	915 East 1st Street	Duluth	MN	55805	PATH
Evans, Katie R., MD	8061	Range Podiatric Care	809 6th Avenue North	Virginia	MN	55792	POD
Feist, Elizabeth, MD	8183	Duluth Family Practice Center	330 N 8th Ave East	Duluth	MN	55805	FP RES
Felt, Jeffrey, MD	8278	St. Luke's Rheumatology	915 East 1st Street	Duluth	MN	55805	RHEU
Goueli, Basem S., MD, PhD	7996	St. Luke's Oncology	1001 East Superior Street, L101	Duluth	MN	55802	ONC
Khan, Waseem, MD	7608	St. Luke's Rheumatology	915 East 1st Street	Duluth	MN	55805	RHEU
Kristensen, Curtis A., DPM	3013	Northern Foot and Ankle	408 Medical Arts Building	Duluth	MN	55802	POD
Lund, Sara, MD	8203	St. Luke's Infectious Disease St. Luke's Physical Medicine & Rehab	915 East 1st Street	Duluth	MN	55805	INF
Martinson, Edward, MD	276		915 East 1st Street	Duluth	MN	55805	PMR

McKee, Daniel P., MD	237	Northland Gastroenterology	1420 London Road, 202	Duluth	MN	55805	GASTRO
Mesquida, Veronica MD	8086	St. Luke's Rheumatology	1000 East First Street, N203	Duluth	MN	55805	RHEU
Mikesell, Scott A., DO	7857	St. Luke's Cardiology	1001 East Superior Street, L201	Duluth	MN	55802	CARD
Mohn, James N., MD	7927	St. Luke's Cardiology	1001 East Superior Street, L201	Duluth	MN	55802	CARD
Mookherjee, Disha, MD	7825	St. Luke's Cardiology	1001 East Superior Street, L201	Duluth	MN	55802	CARD
Munro, Jeffrey, DO	8196	St. Luke's Cardiology	1001 East Superior Street, L201	Duluth	MN	55802	CARD
Nisbet, Andrew, MD	8084	St. Luke's Urology	915 East 1st Street	Duluth	MN	55805	URO
Opheim, Daniel D., MD	7987	Pavilion Surgical Associates	920 East 1st Street, Suite 302	Duluth	MN	55805	SURG
Pappas, Michael A., MD	8008	St. Luke's Orthopedics	1012 East 2nd Street	Duluth	MN	55805	ORTHO
Perelshteyn, Anna, MD	8190	St. Luke's Oncology	1001 East Superior Street, L101	Duluth	MN	55802	ONC
Rust, David A., MD	8014	St. Luke's Orthopedics	1012 East 2nd Street	Duluth	MN	55805	ORTHO
Ruta, David MD	8177	St. Luke's Orthopedics	1012 East 2nd Street	Duluth	MN	55805	ORTHO
Salameh, Hassan, MD	8319	St. Luke's Nephrology Associates	925 East Superior Street	Duluth	MN	55805	NEPHR
Schnell, William F., MD	642	Orthopedic Associates of Duluth	1001 East 1st Street, N404	Duluth	MN	55805	ORTHO
Silva-Benedict, Anne C., MD	8006	St. Luke's Oncology	1001 East Superior Street, L101	Duluth	MN	55802	ONC
Somasundaram, Porur, MD	7792	St. Luke's Cardiology	1001 East superior Street, L201	Duluth	MN	55802	CARD
Steinhauer, Jon R., MD	6792	Laboratory Spec. of Duluth	915 East 1st Street	Duluth	MN	55805	PATH
Stellmaker, Michael, MD	8137	St. Luke's Surgical Assoc.	915 East 1st Street	Duluth	MN	55805	SURG
Stevermer, Michalene, DO	8198	St. Luke's Mental Health	220 North 6th Ave East	Duluth	MN	55805	PSYCH
Tekler, Laszlo S., DO	341	St. Luke's Cardiology	1001 East superior Street, L201	Duluth	MN	55802	CARD
Thompson, Andrew J., MD	7972	St. Luke's Infectious Disease	1001 East Superior Street, L201	Duluth	MN	55805	INT
Thompson, Kathryn, MD	8136	St. Luke's Pain Management St. Luke's Ophthalmology Associates	915 East 1st Street	Duluth	MN	55805	ANES
Treacy, Kevin W., MD	525		800 Medical Arts Building	Duluth	MN	55805	OPHTH
Tyner, Harmony, MD	8174	St. Luke's Infectious Disease	915 East 1st Street	Duluth	MN	55805	INF
Van Straaten, Aimee N., MD	7759	St. Luke's OBGYN Associates	1000 East 1st Street, LL	Duluth	MN	55805	OB/GYN
Weaver, Cynthia, MD	7922	St. Luke's Rheumatology	915 East 1st Street	Duluth	MN	55805	RHEU

Consulting Radiologists	MD#	Address 1	Address 2	City	State	Zip	Specialty
Althoen, Morgan, MD	6151	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Amin, Vinit, MD	8168	Consulting Radiologists, LTD	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Arslanlar, Norman, DO	6909	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Austin, Mark J., MD	7218	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Austin, Susan J., MD	7217	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Binder, Curtis L., MD	8065	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Bodeau, Geoffrey R., MD	2267	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Boroumand, Gilda, MD	8291	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Bullis, Brent R., MD	7035	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Chung, Willis, MD	8311	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Delgado, Josser E., MD	7932	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Donovan, Charles B., MD	7344	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Doyscher, Mark W., MD	6799	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Durand, David, MD	8224	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Edelman, Kevin R., MD	7062	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Engstrom, Bjorn I., MD	8017	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Farris, Paul, MD	8220	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Gebhard, Thomas, MD	8287	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Gowda, Naveen K., MD	8012	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Groebner, Nathan J., MD	7901	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Gross, David A., MD	2152	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Haines, Gregory A., MD	7531	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Harting, Kerri, MD	8200	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD

Hassell, Douglass S., MD	7543	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Hauck, Samuel, MD	8293	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Hite, Steven H., MD	2274	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Hollander, David S., MD	8064	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Ibach, Thomas J., MD	7032	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Inamudi, Subbarao, MBBS	2273	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Kane, Jon P., MD	6721	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Karow, Jillian MD	8290	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Kayan, Yasha, MD	7969	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Kayfes, Mareve, MD	6705	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Kezler, Jason L., DO	8046	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Kovar, Joseph L., MD	2154	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Kurisko, Stanley D., MD	7048	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Larson, Tom, MD	8230	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
LeBlanc, Justin MD	8170	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Lee, Peter U., MD	7999	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Longley, Deborah, MD	8282	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Magnuson, Jeffrey MD	7245	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Matson, Thomas, MD	6654	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Miller, Lisa A., MD	8155	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Mills, David J., MD	7600	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Nobrega, John M., MD	2281	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
O'Brien, Patrick J., MD	7909	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Parker, Robin J., MD	7686	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Parker, Trudi K., MD	7687	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Pearson, Stephen MD	8227	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Plunkett, Michael B., MD	7047	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Pollock, Robert A., MD	7902	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Quinones, Eduardo, MD	8001	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Raile, Geoffrey D., MD	2266	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Ron, Eyal, MD	8159	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Rust, Paul R., MD	2271	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Schneider, Lisa J., MD	7063	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Schumacher, Clark W., MD	6452	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Shearer, Damon D., MD	8018	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Sidney, Scott D., MD	7555	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Sondag, Matthew MD	8247	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Steely, John W., MD	2145	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Swanson, Jerome MD	8178	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Tillotson, Christopher L., MD	2151	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Tran, Huy Q., MD	8047	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Veldman, Sara B., MD	7906	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Wallace, Adam MD	8221	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD
Yost, Robert A., MD	7903	Consulting Radiologists, Ltd	7505 Metro. Blvd., Suite 400	Edina	MN	55439	RAD

