

Schedule 3



Amounts Generally Billed Calculation

Effective: July 2018

National Jewish Health offers financial assistance and charity care. Patients must meet the requirements in the Financial Assistance Policy. Once we apply financial assistance to your account, you are responsible to pay it. The amount you pay will not be more than the Amounts Generally Billed (AGB) for similar medical services to those who have Medicare fee-for-service or private health insurance.

We determine AGB with the “look-back” method. The AGB amount is determined every year. We find the full amount allowed by Medicare and private health insurance for similar health services from the previous fiscal year. We divide that amount by the total charges for those claims. Both the amount reimbursed by the insurer or Medicare and the amount (if any) the patient is personally responsible to pay are included. This could include co-payments, co-insurance or deductibles. Anyone may obtain a summary of the AGB Calculation from our Financial Counseling office. Call the office at 303-398-1065 for a copy.

National Jewish Health AGB is 42.6%

When we decide you meet financial assistance requirements, we will discount your account. We will review your balance. We will confirm your balance is less than the AGB percentage. If the balance you owe is more than the AGB allowable amount, we will apply another discount. The second discount will reduce your balance to the AGB percentage.

**NATIONAL JEWISH HEALTH
AGB (AMOUNTS GENERALLY BILLED) CALCULATION**

EFFECTIVE = FY2019, 7/1/2018

	TOTAL CHARGES	TOTAL PAYMENT	AGB%
MEDICARE AND PRIVATE HEALTH INSURANCE	\$227,113,992	\$96,777,640	42.6%
ABG% = SUM OF CLAIMS ALLOWED/PAYMENT AMOUNT \$ / SUM OF GROSS CHARGES \$ FOR THOSE CLAIMS...=			42.6%
DISCOUNT FROM BILLED CHARGES =			57.4%