

Amounts Generally Billed

If you receive assistance under the BJC financial assistance policy (FAP), the hospital may not charge you more than the amounts generally billed (AGB) to individuals who have insurance covering the same services. A patient eligible for financial assistance is considered to be “charged” only the amount he or she is personally responsible for paying, after all discounts (including discounts available under the FAP) and insurance payments have been applied.

BJC HealthCare determines AGB by multiplying the hospital’s gross charges for that care by one or more percentages of gross charges, called “AGB percentage.” The AGB percentage is calculated annually by dividing the full amount of all of the hospital’s claims that have been allowed by health insurers during the prior 12-month period by the sum of the associated gross charges for those claims. For these purposes, the full amount allowed by a health insurer includes both the amount to be

reimbursed by the insurer and the amount (if any) the individual is personally responsible for paying in the form of co-payments, co-insurance or deductibles. The AGB calculation is performed annually for each hospital.

Once eligibility for financial assistance is approved, the hospital will apply the applicable financial assistance discount described in the financial assistance income and discount table. Any balance due by you will be reviewed to ensure it is less than the AGB percentage. If the balance due is more than the AGB allowable amount, an additional discount will be applied to the balance to reduce it to the AGB percentage.

Below is the AGB percentage for each BJC HealthCare hospital. If you have questions regarding the AGB calculation, please call 314-362-8400 or 855-362-8400.

Hospital Name	Amounts Generally Billed Percentage (AGB)
Alton Memorial Hospital	26.4%
Barnes-Jewish Hospital	34.4%
Barnes-Jewish St. Peters Hospital	33.6%
Barnes-Jewish West County Hospital	31.8%
Boone Hospital Center	34.6%
Christian Hospital	25.8%
Memorial Hospital Belleville	33.8%
Memorial Hospital East	33.7%
Missouri Baptist Medical Center	34.9%
Missouri Baptist Sullivan	34.7%
Parkland Health Center	33.4%
Progress West Hospital	38.6%
St. Louis Children’s Hospital	49.8%