

## Financial Assistance Policy Overview and Details

The Mary A. Rackham Institute (MARI) at the University of Michigan was established in the late 1930s to provide human services to those in the university and surrounding community. MARI is committed to serving clients who are residents of Michigan and cannot obtain clinically necessary services because of an inability to pay. Our Financial Assistance Policy enables these clients to apply for assistance to help cover the cost of services at any of our clinics or centers.

This policy also includes provisions for clients at the University Center for Language and Literacy (UCLL) who are not residents of Michigan to apply for a more limited level of financial assistance (see details below).

### For Michigan Residents

For clients who are residents of Michigan, they may receive a 75% reduction of the cost of services if their income does not exceed 250% of the Federal Poverty Guidelines and meets other criteria for assistance. A client may receive a 50% reduction of the cost of their services if their household income is between 250% and 400% of the Federal Poverty Guidelines and they meet other criteria for assistance. *The Federal Poverty Guidelines are on the back of this document.*

### For Residents Outside of Michigan – UCLL Services Only

UCLL clients who live outside of Michigan may qualify for a 40% adjustment of charges if the client's household income does not exceed 250% of the established Federal poverty level guidelines set forth for the current year. A non-Michigan resident UCLL client may qualify for a 25% adjustment of charges if the client's household income is between 250% and 400% of the established Federal Poverty Level guidelines set forth for the current year.

### The criteria that must be met for financial assistance are as follows:

- Client must complete a **MARI Financial Assistance Application** and show proof of household income;
- Client is not enrolled in a college or university;
- Client must be a resident of Michigan to be eligible for any fee reduction at the University Center for the Child and Family (UCCF) and the University Psychological Clinic (Psych Clinic);
- Client must be a resident of Michigan to be eligible for the maximum reductions at UCLL. A UCLL client who is a non-Michigan resident may qualify for a percentage adjustment if the client's household income does not exceed 400% of the established annual Federal poverty level guidelines.
- If the applicant is seeking a fee reduction for services at UCCF or the Psych Clinic, the applicant must have applied for either Medicaid or an insurance plan on the health insurance exchange and been denied.
- UCCF and Psych Clinic Clients who financially qualify for Medicaid or insurance coverage may qualify for a fee adjustment related to clinically necessary non-covered services, co-pays, and deductibles based on the income guidelines and other criteria listed above.
- Clients who are eligible for COBRA\* benefits but declined to pay for coverage because the cost is greater than 25% of their monthly income



### 2017 Federal Poverty Guidelines

Household/ Family Size	Poverty Level	250%	400%
1	\$ 12,060	30,150	48,240
2	\$ 16,240	40,600	64,960
3	\$ 20,420	51,050	81,680
4	\$ 24,600	61,500	98,400
5	\$ 28,780	71,950	115,120
6	\$ 32,960	82,400	131,840
7	\$ 37,140	92,850	148,560
8	\$ 41,320	103,300	165,280
9	\$ 45,500	113,750	182,000
10	\$ 49,680	124,200	198,720

#### Questions?

**For details or assistance**, please call (734) 615-2274 during the hours of 8 a.m. to 4 p.m. (Eastern) Monday through Friday.

#### Request a Paper Copy of the Application

A paper copy of this document and the MARI Financial Assistance application can be sent to the client upon request. Please contact the MARI Billing Team using the contact information listed above. Alternatively, applicants may go to the website and print out the application form.

\*COBRA gives workers and their families who lose their health benefits the right to choose to continue health benefits provided by their group health plan for limited periods of time under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events. ([www.dol.gov](http://www.dol.gov))