



**DEPARTMENT:** ADMINISTRATION

**NUMBER:** P-21

**EFFECTIVE DATE:** 01/2021

**SUBJECT:** Financial Assistance Program      **SUPERSEDES:** 5/05, 5/07, 8/09, 4/11, 3/12, 6/14, 1/16, 5/16, 2/17, 3/18, 2/19, 1/20

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**PURPOSE:**

St. Luke's 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. St. Luke's 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:**

St. Luke's 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 St. Luke's 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 St. Luke's 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.

**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 include the following:

- Yourself
- Your spouse
- Your children under 19 that live with you
- Your spouse's children under 19 that live with you
- Your unmarried partner, if you have children together
- Anyone you include on your tax return, even if that person does not live with you
- Anyone else under 19 who lives with you that you take care of

**Family Income:** All income attributable to all members of the family in the defined residence, excluding amounts earned by family members under 19.

**Financial Assistance Program:** 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 St. Luke's Hospital charge-master file (CDM).

**Income:** 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.

**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.

**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. Some clinic services may not qualify for Presumptive Financial Assistance.

**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, extraordinary collection actions, federal poverty guideline, financial assistance, presumptive financial assistance

**PROCEDURE:**

**Uninsured Discount**

St. Luke's offers discounts to patients who are uninsured and require medically necessary health care services.

1. St. Luke's 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.
2. 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.
3. St. Luke's 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. If insurance is later added to the account and payment is received, the Uninsured Service Discount will be reversed.
4. The patient has the option of applying for Financial Assistance. If the Financial Assistance Program discount is greater than the Uninsured Discount, the Uninsured Discount will be reversed and the Financial Assistance Program discount will be applied to the account.
5. 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 St. Luke'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. St. Luke's primary market is defined by the 13 zip codes that make up Duluth, Superior, Two Harbors and Cloquet. The zip codes are:

|       |       |       |       |       |
|-------|-------|-------|-------|-------|
| 54880 | 55802 | 55805 | 55808 | 55812 |
| 55616 | 55803 | 55806 | 55810 |       |
| 55720 | 55804 | 55807 | 55811 |       |

9. St. Luke's secondary market comprises all of the zip codes remaining from the 17 counties listed for Minnesota, Wisconsin and Michigan:

Minnesota: Koochiching, Carlton, Itasca, St. Louis, Aitkin, Lake, Pine and Cook

Wisconsin: Douglas, Burnett, Bayfield, Washburn, Ashland, Sawyer and Iron

Michigan: Ontonagon and Gogebic

10. Eligibility limits may be adjusted at any time based on St. Luke's overall financial resources.
11. 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.
12. 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.

13. 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 the following:
  - a. The Health Care Access Office, 218-722-9650  
4325 Grand Avenue, Duluth MN 55807  
or 3600 Tower Avenue, 715-392-1955  
Superior WI, 54880
  - b. St. Luke's Hospital (218-249-5340) and Clinics (218-249-6870) can provide assistance. An onsite location for assistance is located at St. Luke's Hospital, Financial Counselor Office, 915 E. 1<sup>st</sup> St, Duluth MN 55805 and Lake View Hospital, 325 11<sup>th</sup> Ave, Two Harbors MN 55616.
  - c. St. Luke's contracts with an outside patient advocacy agency which may provide assistance to the uninsured patient in applying for certain State and Federal programs.
2. The "Notice of Financial Aid" shall be posted in all major patient registration areas and on St. Luke's web page at <https://www.slhduluth.com/patients-visitors/financial-services/st-lukes-financial-assistance-program/>. In addition, the notice is available to patients in printed form as a Plain Language Summary.
3. St. Luke's billing statements will include notification that financial assistance is available under the Financial Assistance Program, the phone number and website the patient can use to obtain information about the Financial Assistance Program, and the application process.
4. St. Luke's will have the Plain Language Summary (PLS), Financial Assistance Policy (Financial Assistance Program), Billing and Collection Policy and Financial Assistance Program Application available on its website at <https://www.slhduluth.com/patients-visitors/financial-services/st-lukes-financial-assistance-program/>. Paper copies of these documents are available upon request and without charge by mail, in St. Luke's and Lake View Hospital Emergency Department (ER) and all other admissions areas.
5. A copy of the Plain Language Summary will be offered to patients.
6. St. Luke's 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. St. Luke's Financial Counselors will actively communicate the availability of all Financial Assistance Programs, including the St. Luke's Financial Assistance Program.
8. A financial counselor will be designated to coordinate financial assistance applications, outreach efforts and help coordinate the financial assistance process. Financial counselors 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 minimum, these individuals shall be prepared to refer the patient to the hospital financial counselors, clinic collection specialists, a 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 (Financial Assistance Program) applications will be treated with respect and financial information will be kept confidential.
2. Efforts should be taken within reason to determine a patient's eligibility for financial assistance at or before the time of registration 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 provide contact information including a phone number that the applicant can call for assistance. The applicant may request and receive assistance from a financial counselor to complete the form.
5. Applications may be mailed, emailed, faxed, or delivered in person.
6. St. Luke's will accept applications for up to 240 days after the first post-discharge billing statement is sent.
7. St. Luke's 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 Financial Counselors, Prior Authorization Specialists, Home Care Social Worker, Billing Administrator, Patient Access Support Specialist, St. Luke's website, and at all admitting areas.
9. Upon receipt of the financial assistance application, the financial counselors 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 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, St. Luke's 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, St. Luke's will cease all collection

efforts until a Financial Assistance Program eligibility determination is made.

**Patient Financial Assistance – Eligibility Determination**

1. Every effort will be made to determine the applicant’s eligibility for the Financial Assistance Program 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 Financial Assistance Program is based on the value of the applicant’s income and assets. The financial counselors will complete the Financial Assistance Program eligibility calculations using income information, and assets information. The following will be calculated:
  - 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 applicant’s 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.
5. The applicant’s income and assets are compared to current Federal Poverty Guidelines (see attachment A). The Financial Assistance Program eligibility and discount schedule is as follows:

| <b>Poverty Level</b> | <b>Services Discount</b> |
|----------------------|--------------------------|
| 100% or less         | 100%                     |
| 101% to 150%         | 90%                      |
| 151% to 200%         | 75%                      |
| 201% to 300%         | Greater of AGB or 50%    |

6. Approval levels for Financial Assistance Program are as follows:

| <b>Discount</b> | <b>Approver</b>   |
|-----------------|---|
| \$0 - \$2,499   | Director, Business Services, Home Care/Hospice Director, Director Ambulatory Business Services. |

|                   |   |
|-------------------|---|
| \$2,500 - \$9,999 | Business Services Director,<br>Ambulatory Business Services<br>Director, Home Care/Hospice Director |
| \$10,000 and over | Chief Financial Officer   |

7. If St. Luke's 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.
8. If a valid address is not provided with the application, financial assistance may be denied.
9. On occasion, extenuating circumstances may cause St. Luke's to grant financial assistance to a patient who may otherwise not meet the quantitative criteria. Individuals may be granted eligibility for Financial Assistance Program 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. In such cases, the Financial Counselor or 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, St. Luke's CFO may approve financial assistance if enough evidence exists to support that determination.
10. Non-payment of a previous patient account balance will not affect future eligibility for Financial Assistance Program.
11. If an applicant is denied eligibility under the Financial Assistance Program, the applicant may appeal St. Luke's 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**

1. Financial Assistance Program 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 Financial Assistance Program eligibility determination. If the refundable amount is less than \$5.00, St. Luke's may not issue a refund. St. Luke's may apply the refund to other open patient liability accounts. If the patient desires the refund instead, they must contact St. Luke's Hospital within 30 days.
2. The Financial Assistance Program eligible discount may be applied to services provided up to one year before the application was approved.
3. If the applicant indicates that they qualify for Financial Assistance Program, the discount may apply to a service provided within 180 days following the application approval date.



4. 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 Financial Assistance Program, 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, St. Luke's may use outside agencies or vendors to determine eligibility and potential financial assistance. These agencies may use publicly available and purchased transaction data to estimate a guarantor's financial profile and household size. Examples of such data are:
  - a. Census data
  - b. Birth certificates
  - c. Marriage licenses
  - d. Legal notices
  - e. Bankruptcy filings
  - f. Automobile registrations
  - g. Property tax records
  - h. Point-of-sales transactions data that retailers and credit card companies make available for purchase

The agency uses scoring technology to determine Financial Assistance Program eligibility and the percent discount to apply to the patient's account.

2. Circumstances under which St. Luke's 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. Some Clinic visits may not qualify for Presumptive Financial Assistance.
4. If the presumptive assessment determines that the patient is eligible for less than a 100% discount, St. Luke's 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 Financial Assistance Program.
5. Individuals will be granted presumptive eligibility for Financial Assistance Program 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.

### **Financial Assistance Program Relationship to Self-Pay Collections Policy**

1. St. Luke's 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, St. Luke's 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, St. Luke's will follow all applicable regulations and make reasonable efforts to determine whether an individual who has an unpaid account is eligible for Financial Assistance Program.
4. St. Luke's 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 <https://www.slhduluth.com/patients-visitors/financial-services/st-lukes-financial-assistance-program/> and paper copies of the policy are available upon request and without charge by mail, in St. Luke's Emergency Department (ER) 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 St. Luke's 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. St. Luke's shall use the "look-back method" as described in Regulation 1.501(r)-5(b)(3).
4. St. Luke's shall calculate a new AGB limit at least annually.
5. St. Luke's 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 to St. Luke's Hospital, St. Luke's Clinics, St. Luke's Home Care and St. Luke's Hospice. A list of participating providers is included in Attachment D.
2. St. Luke's Hospital and Lake View Hospital (Two Harbors, MN) may share Financial Assistance Program eligibility information. Eligibility at St. Luke's or Lake View 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 Financial Assistance Program.

### **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. St. Luke's 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:**

St. Luke's Patient Financial Assistance Application  
Plain Language Summary of St. Luke's Financial Assistance Program

### **ATTACHMENTS:**

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

### **RELATED POLICIES:**

Business Services – Billing and Collections (C-32)  
Business Services – Uninsured Service Discount (C-41)

**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: <http://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/CFO**

**APPROVED:**

\_\_\_\_\_  
**President/CEO**

**APPROVED:**

\_\_\_\_\_  
**Chairman, Board of Directors**

ATTACHMENT A

**FEDERAL POVERTY GUIDELINES FOR 2021**

| <b>Household Size</b> | <b>100%</b> | <b>150%</b> | <b>200%</b> | <b>300%</b> | <b>400%</b> |
|-----------------------|-------------|-------------|-------------|-------------|-------------|
| 1                     | \$12,880    | \$19,320    | \$25,760    | \$38,640    | \$51,520    |
| 2                     | 17,420      | 26,130      | 34,840      | 52,260      | 69,680      |
| 3                     | 21,960      | 32,940      | 43,920      | 65,880      | 87,840      |
| 4                     | 26,500      | 39,750      | 53,000      | 79,500      | 106,000     |
| 5                     | 31,040      | 46,560      | 62,080      | 93,120      | 124,160     |
| 6                     | 35,580      | 53,370      | 71,160      | 106,740     | 142,320     |
| 7                     | 40,120      | 60,180      | 80,240      | 120,360     | 160,480     |
| 8                     | 44,600      | 66,900      | 89,200      | 133,800     | 178,400     |

For family units of more than 8 members, add \$4,540 for each additional member.

## ATTACHMENT B

### **FINANCIAL ASSISTANCE PROGRAM 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

**St. Luke’s Financial Assistance Program: 60.4%**

**Lake View Financial Assistance Program: 50%**

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 1/1/2019 and ended 12/31/2019. This AGB limit was calculated by Controller, Accounting/Finance and reviewed and approved by VP/CFO, Administration.

Last Updated: 01/01/2021

## ATTACHMENT D

### List of Participating Providers with St. Luke's Financial Assistance Program

St. Luke's Hospital

St. Luke's Home Care Services

#### St. Luke's Primary Care Clinics

rChequamegon Clinic, Ashland, WI

Denfeld Medical Clinic

Hibbing Family Medical Clinic, Hibbing, MN

Lake View Medical Clinic, Two Harbors, MN

Laurentian Medical Clinic, Mountain Iron, MN

Lester River Medical Clinic

Mariner Medical Clinic, Superior, WI

Miller Creek Medical Clinic, Hermantown, MN

Mount Royal Medical Clinic

P.S. Rudie Medical Clinic

St. Luke's Internal Medicine Associates

St. Luke's Pediatric Associates

St. Luke's Hospital Medicine

#### St. Luke's Specialty Care Clinics

St. Luke's Allergy & Immunology Associates

St. Luke's Anesthesia Associates

St. Luke's Cardiology Associates

St. Luke's Cardiothoracic Surgery Associates

St. Luke's Dermatology Associates

St. Luke's Emergency Services

St. Luke's Endocrinology Associates

St. Luke's Eye Care

St. Luke's Gastroenterology Associates

St. Luke's Infectious Disease Associates

St. Luke's Neurology Associates

St. Luke's Neurosurgery Associates

St. Luke's Obstetrics & Gynecology Associates

St. Luke's Occupational Health Clinic

St. Luke's Oncology & Hematology Associates

St. Luke's Orthopedics & Sports Medicine

St. Luke's Pavilion Surgical Associates

St. Luke's Physical Medicine & Rehab Associates

St. Luke's Psychiatry Associates

St. Luke's Pulmonary Medicine Associates

St. Luke's Radiation Oncology Associates

St. Luke's Rheumatology Associates

St. Luke's Urology Associates

St. Luke's Ear, Nose, & Throat Associates

St. Luke's Center for Diagnostic Imaging

St. Luke's Interventional Radiology

St. Luke's Interventional Pain Management

St. Luke's Nephrology Clinic

St. Luke's Vascular Surgery Associates

St. Luke's Regional Cancer Center

Hibbing Medical Clinic Urgent Care Hibbing, MN

Denfeld Medical Clinic Urgent Care



Miller Creek Medical Clinic Urgent Care  
 Laurentian Medical Clinic Urgent Care  
 QCare Express Clinic, Cub Foods  
 QCare Express Clinic, Lake Superior College

ATTACHMENT E

**Clinics, Physicians and Providers that DO NOT Participate in St. Luke's Financial Assistance Program**

| <b>Physicians and Allied Health Professionals</b> |   |                                    |
|---|---|------------------------------------|
| <b>Clinic</b>                                     | <b>Clinic Address</b>                         | <b>Specialty</b>                   |
| Aturaliya, Pravin DDS                             | 920 East First Street, #102, Duluth, MN 55805 | Dentistry                          |
| Bluestone Oral and Maxillofacial Surgery          | 720 Medical Arts Building Duluth, MN 55802    | Dentistry                          |
| Center for American Indian Resources              | 211 W 4th St Duluth, MN 55806                 | Family Practice                    |
| Community Memorial Hospital                       | 512 Skyline Boulevard Cloquet, MN 55720       | Orthopedics                        |
| Conrad Meints & Associates                        | 517 Medical Arts Building Duluth, MN 55802    | Podiatry                           |
| Consulting Radiologists, LTD                      | 7505 Metro Blvd. Suite 400 Edina, MN 55439    | Radiology                          |
| Dental Implant and Reconstructive Center          | 1212 Medical Arts Building Duluth, MN 55802   | Dentistry                          |
| William J. Schuldt, DDS                           | 1229 Medical Arts Building, Duluth MN, 55802  | Dentistry                          |
| Duluth Psychological Clinic                       | 205 W Second St Duluth, MN 55805              | Psychiatry                         |
| Waterstone Clinic                                 | 1626 London Rd #746, Duluth, MN 55812         | Psychiatry                         |
| Essentia Health                                   | 400 E 3rd St Duluth, MN 55805                 | Multiple                           |
| Essentia Health Ely                               | 303 W Conan St Ely, MN 55731                  | Family Practice                    |
| Essentia Health Hayward                           | 11134 N State Rd 77 Hayward, WI 54843         | Family Practice                    |
| Essentia Health Hermantown                        | 4855 W Arrowhead Rd Hermantown, MN 55811      | Family Practice                    |
| Essentia Health Lakeside                          | 4621 E Superior St Duluth, MN 55804           | Family Practice                    |
| Essentia Health Lakewalk                          | 1502 London Road #102 Duluth, MN 55812        | Family Practice                    |
| Essentia Health Proctor                           | 211 S Boundary Ave Proctor, MN 55810          | Family Practice                    |
| Essentia Health Superior                          | 3500 Tower Ave Superior, WI 54880             | Family Practice                    |
| Essentia Health West Duluth                       | 4212 Grand Ave Duluth, MN 55807               | Family Practice                    |
| Ever Smiles                                       | 4419 Airbase Rd Hermantown, MN 55811          | Dentistry                          |
| Family Practice Center                            | 330 N 8th Ave E Duluth, MN 55805              | Family Practice                    |
| Gateway Family Health Clinic                      | 4570 County Highway 61 Moose Lake, MN 55767   | Family Practice                    |
| Gillette Children's Healthcare                    | 200 University Ave E St. Paul, MN 55101       | Physical Medicine & Rehabilitation |
| Great Lakes Children's Dental                     | 2710 Piedmont Ave Duluth, MN 55811            | Dentistry                          |
| Hanger Prosthetics and Orthotics                  | 717 E Central Entrance Duluth, MN 55811       | Physical Medicine & Rehabilitation |
| Human Development Center                          | 1401 E 1st St Duluth, MN 55805                | Psychiatry                         |
| Lab Med Spec of Duluth                            | 915 E 1st St Duluth, MN 55805                 | Pathology                          |

|                                       |   |                 |
|---------------------------------------|---|-----------------|
| Lake Superior Community Health Center | 4325 Grand Ave Duluth, MN 55807           | Family Practice |
| University of Minnesota               | 420 Delaware Stree, Minneapolis, MN 55455 | Cardiology      |

| <b>Clinic</b>                            | <b>Clinic Address</b>                                 | <b>Specialty</b>                   |
|--|---|------------------------------------|
| Maryland, Daniel MD                      | 324 West Superior Street, Suite 509, Duluth, MN 55802 | Ophthalmology                      |
| Mercy Hospital                           | 710 S Kenwood Ave Moose Lake, MN 55767                | General Surgery                    |
| Min-No-Aya-Win Clinic                    | 927 Trettel Lane Cloquet, MN 55720                    | Family Practice                    |
| Neural Watch/Biotronic                   | 812 Avis Dr Ann Arbor, MI 48108                       | Neurology                          |
| Northern Foot & Ankle                    | 408 Medical Arts Building Duluth, MN 55802            | Podiatry                           |
| Northern Oral and Maxillofacial Surgeons | 3617 W Arrowhead Rd Duluth, MN 55811                  | Dentistry                          |
| Northern Orthotics and Prosthetics       | 925 E Superior St #102 Duluth, MN 55802               | Physical Medicine & Rehabilitation |
| Northland Neuro and Myology              | 1000 E 1st St N202 Duluth, MN 55805                   | Neurology                          |
| Northland Plastic and Recon              | 1420 London Rd #101 Duluth, MN 55805                  | Plastic Surgery                    |
| Oral and Maxillofacial Associates        | 1000 E 1st St N302 Duluth, MN 55805                   | Dentistry                          |
| Orthopaedic Associates                   | 1000 E 1st St N404 Duluth, MN 55805                   | Orthopedics                        |
| Pavilion Surgery Center                  | 920 E First St Duluth, MN 55805                       | Otolaryngology                     |
| Pediatric Surgical Associates            | 347 Smith Ave N #502 St. Paul, MN 55102               | Pediatrics                         |
| Piedmont Dental                          | 2860 Piedmont Ave Duluth, MN 55811                    | Dentistry                          |
| The Children's Heart Clinic              | 2545 Chicago Ave #500 Minneapolis, MN                 | Pediatrics                         |
| The Dental Specialists                   | 1835 County Rd C W Suite 290 Roseville, MN 55113      | Dentistry                          |
| Raiter Clinic                            | 417 Skyling Boulevard Cloquet, MN 55720               | Family Practice                    |
| Range Podiatric Care                     | 809 6th Avenue North                                  | Podiatry                           |
| Relf Eye Associates                      | 4413 Airbase Road Hermantown, MN 55811                | Ophthalmology                      |
| Twin Ports VA Clinic                     | 3520 Tower Ave Superior, WI 54880                     | Family Practice                    |
| Twin Ports VA Clinic                     | 3520 Tower Ave Superior, WI 54880                     | Internal Medicine                  |
| Weis Eye Center                          | 4815 W Arrowhead Rd #120 Hermantown, MN 55811         | Ophthalmology                      |

## ATTACHMENT F

### 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        | State | Zip   | Spec |
|-------------------------------|-------|--|--------------------------|-------------|-------|-------|------|
| Anderson, Gary T., NP         | N/A   | Wapiti Medical Group<br>Lake View Silver Bay | 107 Flynn Drive, Ste 600 | Milbank     | SD    | 57252 | ER   |
| Bruestle, Sally PA-C          | 4435  | Clinic                                       | 50 Outer Drive           | Silver Bay  | MN    | 55614 | FP   |
| Cox, Bryan PT                 |       | Lake View Clinic                             | 325 11th Avenue          | Two Harbors | MN    | 55616 | PMR  |
| Janezic, Rachel CRNA          |       | Lake View Mem Hosp                           | 325 11th Avenue          | Two Harbors | MN    | 55616 | CRNA |
| Morsette, Cassandra J.,<br>NP | 4277  | Lake View Clinic                             | 325 11th Avenue          | Two Harbors | MN    | 55616 | FP   |
| Nord, Sarah, FNP              | 4459  | Lake View Clinic                             | 325 11th Avenue          | Two Harbors | MN    | 55616 | FP   |
| Opland, Nathan CRNA           |       | Lake View Mem Hosp                           | 325 11th Avenue          | Two Harbors | MN    | 55616 | CRNA |
| Schurke, Bria PA-C            | 4585  | Wapiti Medical Group                         | 107 Flynn Drive, Ste 600 | Milbank     | SD    | 57252 | ER   |
| Suomi, Amy PMHNP              | 4563  | Lake View Clinic                             | 325 11th Avenue          | Two Harbors | MN    | 55616 | MH   |

#### PARTICIPATING MEDICAL STAFF DIRECTORY

##### Lake View Hospital

##### Two Harbors, Minnesota

| Physician Name          | MD#  | Address 1            | Address 2                | City        | State | Zip   | Speciality |
|-------------------------|------|----------------------|--------------------------|-------------|-------|-------|------------|
| Albares, Luke MD        |      | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD    | 57252 | ER         |
| Baga, John, MD          | 448  | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD    | 57252 | ER         |
| Bartleson, Jerry R., MD | 2264 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD    | 57252 | ER         |
| Bockhold, Steven M., MD | 7657 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD    | 57252 | ER         |
| Brett, David, MD        | 2188 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD    | 57252 | ER         |
| Brown, James B., MD     | 2196 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD    | 57252 | ER         |
| Carroll, Ronald MD      | 3086 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD    | 57252 | ER         |
| Connelly, Adina, MD     | 8250 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD    | 57252 | ER         |
| Connelly, Mark, MD      | 8251 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD    | 57252 | ER         |
| Dahlman, Bruce M., MD   | 938  | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD    | 57252 | ER         |
| Dammeyer, Matthew, MD   | 8256 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD    | 57252 | ER         |
| Dummer, Benjamin, MD    | 8241 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD    | 57252 | ER         |
| Emery, Yasmin E., MD    | 7783 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD    | 57252 | ER         |
| Feist, Elizabeth, MD    | 8183 | Lake View Clinic     | 325 11th Avenue          | Two Harbors | MN    | 55616 | FP         |
| Ginn, Karen MD          | 2275 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD    | 57252 | ER         |
| Gottipati, Chandra MD   |      | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD    | 57252 | ER         |
| Hanhan, E. Tolga, MD    | 8185 | Lake View Clinic     | 325 11th Avenue          | Two Harbors | MN    | 55616 | FP         |
| Hase, Laura A., MD      | 7945 | Lake View Clinic     | 325 11th Avenue          | Two Harbors | MN    | 55616 | FP         |
| Horn, Eli, MD           | 7940 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD    | 57252 | ER         |
| Johnson, Bradford MD    |      | Wapiti Medical Group | 108 Flynn Drive, Ste 600 | Milbank     | SD    | 57252 | ER         |
| Johnson, Carmen L., MD  | 6714 | Wapiti Medical Group | 109 Flynn Drive, Ste 600 | Milbank     | SD    | 57252 | ER         |
| Josephs, Howard Y., MD  | 7947 | Lake View Clinic     | 325 11th Avenue          | Two Harbors | MN    | 55616 | FP         |
| Juba, Allison, MD       | 8246 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD    | 57252 | ER         |

|                          |      |                      |                          |             |    |       |    |
|--------------------------|------|----------------------|--------------------------|-------------|----|-------|----|
| Kaplan, Gordon D., MD    | 8014 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD | 57252 | ER |
| Kropko, Joshua, DO       | 8188 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD | 57252 | ER |
| Kufahl, Timothy D., MD   | 8077 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD | 57252 | ER |
| Lai, Theresa MD          |      | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD | 57252 | ER |
| Lee, Daniel MD           |      | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD | 57252 | ER |
| Liu, Chunyen MD          | 8457 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD | 57252 | ER |
| Luoma, David C., MD      | 7894 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD | 57252 | ER |
| Marshall, Jonathon DO    |      | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD | 57252 | ER |
| McLam, Brittni, DO       | 8124 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD | 57252 | ER |
| McMahon, Shawn P., MD    | 29   | Lake View Clinic     | 325 11th Avenue          | Two Harbors | MN | 55616 | FP |
| Mohamed, Imtiaz MD       | 2228 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD | 57252 | ER |
| Olszewski, Gregory, MD   | 8288 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD | 57252 | ER |
| Pajunen, Brigid M., MD   | 6045 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD | 57252 | ER |
| Parker, Malcolm, MD      | 7348 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD | 57252 | ER |
| Peterson, Thomas A., MD  | 637  | Lake View Clinic     | 325 11th Avenue          | Two Harbors | MN | 55616 | FP |
| Ringsred, Eric J., MD    | 758  | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD | 57252 | ER |
| Salmen, Charles, MD      | 8265 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD | 57252 | ER |
| Saltzman, Laura MD       |      | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD | 57252 | ER |
| Schubert, Christopher MD |      | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD | 57252 | ER |
| Schultz, Kelsey M., MD   | 8144 | Lake View Clinic     | 325 11th Avenue          | Two Harbors | MN | 55616 | FP |
| Smoot, William MD        |      | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD | 57252 | ER |
| Spierer, Doron, MD       | 7892 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD | 57252 | ER |
| Stottler, Lynn, MD       | 376  | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD | 57252 | ER |
| Tabor, Charles, MD       | 8244 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD | 57252 | ER |
| Taylor, David D., MD     | 949  | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD | 57252 | ER |
| TenBrink, William MD     |      | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD | 57252 | ER |
| Underwood, Kara L., MD   | 7788 | Wapiti Medical Group | 107 Flynn Drive, Ste 600 | Milbank     | SD | 57252 | ER |

## ATTACHMENT G

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

#### NON-PARTICIPATING ALLIED HEALTH DIRECTORY

##### Lake View Memorial Hospital

##### Two Harbors, Minnesota

| AHP Name                    | AHP # | Address 1  | Address 2  | City        | ST | Zip   | Spec    |
|-----------------------------|-------|--|--|-------------|----|-------|---------|
| Baker, William, CST         | 4379  | Sight Path   | 5775 W 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 | MH      |
| Chesney, Ashley PA-C        | 4393  | St. Luke's Gastroenterology  | 1012 E 2nd Street, L5                                | Duluth      | MN | 55805 | GASTRO  |
| Dooheh, Tess NP             | 4531  | St. Luke's Rheumatology  | 1000 E 1st Street, N302                              | Duluth      | MN | 55805 | RHEUM   |
| Halvorson, Scott I., CRNA   | 4237  | St. Luke's Anesthesia  | 915 E 1st Street                                     | Duluth      | MN | 55805 | CRNA    |
| Hanson, Richard D., CRNA    | 3658  | St. Luke's Anesthesia  | 915 E 1st Street                                     | Duluth      | MN | 55805 | CRNA    |
| Hites, Jonathan J., CRNA    | 4105  | St. Luke's Anesthesia  | 915 E 1st Street                                     | Duluth      | MN | 55805 | CRNA    |
| Hoffoss, John, CST          | 4378  | Sight Path   | 5775 W Old Shakopee Rd                               | Bloomington | MN | 55437 | CST     |
| Johnsen, Benjamin M., CRNA  | 4259  | St. Luke's Anesthesia  | 915 E 1st Street<br>1001 E Superior Street,<br>L201  | Duluth      | MN | 55805 | CRNA    |
| Johnson, Sherry A., NP      | 3130  | St. Luke's Infectious Disease  | 915 E 1st Street                                     | Duluth      | MN | 55805 | INF DIS |
| Lian, Christopher R., CRNA  | 4233  | St. Luke's Anesthesia  | 915 E 1st Street                                     | Duluth      | MN | 55805 | CRNA    |
| Lind, Todd S., CRNA         | 4200  | St. Luke's Anesthesia  | 915 E 1st Street                                     | Duluth      | MN | 55805 | CRNA    |
| Messer, Jacquelyn NP        | 4302  | St. Luke's Rheumatology  | 1000 E 1st Street, N302                              | Duluth      | MN | 55805 | RHEUM   |
| Mullozzi, Anthony D., CRNA  | 2450  | St. Luke's Anesthesia  | 915 E 1st Street                                     | Duluth      | MN | 55805 | CRNA    |
| Peterson, Joanna L., CST    | N/A   | Sight Path   | 5775 W Old Shakopee Rd                               | Bloomington | MN | 55437 | CST     |
| Peterson, Ross L., CRNA     | 4094  | St. Luke's Anesthesia  | 915 E 1st Street<br>1001 E Superior Street,<br>L401  | Duluth      | MN | 55805 | CRNA    |
| Rosenberg, Anna NP          | 4474  | St. Luke's Internal Medicine<br>St. Luke's Endocrinology<br>Associates | 1011 E 1st Street<br>1001 E Superior Street,<br>L401 | Duluth      | MN | 55802 | INT MED |
| Schwab-Peterson, Lindsay NP | 4348  | St. Luke's Internal Medicine   | 915 E 1st Street                                     | Duluth      | MN | 55805 | ENDO    |
| Wiita, Mark NP              | 4452  | St. Luke's Internal Medicine   | 1001 E Superior Street,<br>L401                      | Duluth      | MN | 55802 | INT MED |
| Winterer, Daniel, CRNA      | 4399  | St. Luke's Anesthesia  | 915 E 1st Street                                     | Duluth      | MN | 55805 | CRNA    |

#### NON-PARTICIPATING MEDICAL STAFF DIRECTORY

##### Lake View Memorial Hospital

##### Two Harbors, Minnesota

| Physician Name            | MD#  | Address 1                        | Address 2  | City       | State | Zip   | Spec   |
|---------------------------|------|----------------------------------|--|------------|-------|-------|--------|
| Aipoalani, Derrick L., MD | 7809 | St. Luke's Endocrinology         | 1011 E First Street<br>1001 E Superior Street,<br>L101       | Duluth     | MN    | 55805 | ENDO   |
| Alkaied, Homam, MD        | 8080 | St. Luke's Oncology              | 1001 E Superior Street,<br>L201                              | Duluth     | MN    | 55802 | ONC    |
| Anghel, Anemona, MD       | 8213 | St. Luke's Cardiology            | 220 N Sixth Avenue East                                      | Duluth     | MN    | 55805 | CARD   |
| Baldes, David T, MD       | 8016 | St. Luke's Mental Health         | 1012 E 2nd Street  | Duluth     | MN    | 55805 | PSYCH  |
| Bednarz, Agata A., MD     | 7541 | St. Luke's Gastroenterology      | 1012 East 2nd Street   | Duluth     | MN    | 55805 | GASTRO |
| Bejnarowicz, Robert DO    | 8160 | St. Luke's Neurosurgery          | 400 East 1st Street  | Duluth     | MN    | 55805 | NEURO  |
| Chiu, Andrew C., MD       | 891  | Essentia Health                  | 1001 E Superior Street,<br>L101                              | Duluth     | MN    | 55802 | CARD   |
| Devanna, Swapna, MD       | 8315 | St. Luke's Oncology              | 1001 E Superior Street,<br>L201                              | Duluth     | MN    | 55802 | ONC    |
| Dong, Yan (Julie) MD      | 8452 | St. Luke's Cardiology            | 4190 Loberg Ave  | Hermantown | MN    | 55811 | FP     |
| Donovan, James MD         | 6473 | Miller Creek Medical Clinic      | 915 East 1st Street  | Duluth     | MN    | 55805 | PATH   |
| Eastep, Steven J., MD     | 809  | Laboratory Spec. of Duluth       | 1000 E 1st Street, N302                                      | Duluth     | MN    | 55805 | RHEU   |
| Elisha, Adam DO           | 8396 | St. Luke's Rheumatology          | 809 6th Avenue North   | Virginia   | MN    | 55792 | POD    |
| Evans, Katie R., MD       | 8061 | Range Podiatric Care             | 1000 Est 1st Street, N302<br>1001 E Superior Street,<br>L101 | Duluth     | MN    | 55805 | RHEU   |
| Fernandez, Roberto DO     | 8412 | St. Luke's Oncology & Hematology | 1000 E First Street, N404<br>1001 E Superior Street,<br>L101 | Duluth     | MN    | 55805 | ONC    |
| Goldschmidt, Peter MD     |      | Orthopaedic Assoc of Duluth      | 1001 E Superior Street,<br>L101                              | Duluth     | MN    | 55802 | ONC    |
| Goueli, Basem S., MD, PhD | 7996 | St. Luke's Oncology              |  | Duluth     | MN    | 55802 | ONC    |

|                             |      |  |  |        |    |       |         |
|-----------------------------|------|--|--|--------|----|-------|---------|
| Khan, Waseem, MD            | 7608 | St. Luke's Rheumatology  | 1000 E 1st Street, N302<br>1001 E Superior Street,<br>L401 | Duluth | MN | 55805 | RHEU    |
| Kleinschmidt, Timothy MD    | 6244 | St. Luke's Internal Medicine Assoc                                       |  | Duluth | MN | 55802 | INT MED |
| 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<br>St. Luke's Physical Medicine &<br>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 E 1st Street, N302<br>1001 E Superior Street,<br>L201 | Duluth | MN | 55805 | RHEU    |
| Mikesell, Scott A., DO      | 7857 | St. Luke's Cardiology  |  | Duluth | MN | 55802 | CARD    |
| Miranda, Max MD             | 7875 | St. Luke's Gastroenterology Assoc  | 1012 E Second Street<br>1001 E Superior Street,<br>L201    | Duluth | MN | 55802 | GASTRO  |
| Mohn, James N., MD          | 7927 | St. Luke's Cardiology  |  | Duluth | MN | 55802 | CARD    |
| Munro, Jeffrey, DO          | 8196 | St. Luke's Cardiology  | 1001 E Superior Street,<br>L201                            | Duluth | MN | 55802 | CARD    |
| Nisbet, Andrew, MD          | 8084 | St. Luke's Urology   | 915 E 1st Street<br>1001 E Superior Street,<br>L101        | Duluth | MN | 55805 | URO     |
| Perelshteyn, Anna, MD       | 8190 | St. Luke's Oncology  |  | Duluth | MN | 55802 | ONC     |
| Rust, David A., MD          | 8014 | St. Luke's Orthopedics   | 1012 E 2nd Street  | Duluth | MN | 55805 | ORTHO   |
| Salameh, Hassan, MD         | 8319 | St. Luke's Nephrology Assoc  | 925 E Superior Street                                      | Duluth | MN | 55805 | NEPHR   |
| Schaefer, Nichole MD        | 6113 | Denfeld Medical Clinic   | 4702 Grand Avenue  | Duluth | MN | 55801 | FP      |
| Schnell, William F., MD     | 642  | Orthopedic Associates of Duluth  | 1001 E 1st Street, N404                                    | Duluth | MN | 55805 | ORTHO   |
| Schnur, Maricela MD         | 8444 | St. Luke's Interventional Pain Mgmt                                      | 1012 E Second Street<br>1001 E Superior Street,<br>L101    | Duluth | MN | 55805 | ANES    |
| Silva-Benedict, Anne C., MD | 8006 | St. Luke's Oncology  |  | Duluth | MN | 55802 | ONC     |
| Somasundaram, Porur, MD     | 7792 | St. Luke's Cardiology  | 1001 E Superior Street,<br>L201                            | Duluth | MN | 55802 | CARD    |
| Steinhauer, Jon R., MD      | 6792 | Laboratory Spec. of Duluth   | 915 E 1st Street   | Duluth | MN | 55805 | PATH    |
| Stellmaker, Michael, MD     | 8137 | St. Luke's Surgical Assoc.   | 915 E 1st Street   | Duluth | MN | 55805 | SURG    |
| Stevermer, Michalene, DO    | 8198 | St. Luke's Mental Health   | 220 North 6th Ave East<br>1001 E Superior Street,<br>L201  | Duluth | MN | 55805 | PSYCH   |
| Tekler, Laszlo S., DO       | 341  | St. Luke's Cardiology  |  | Duluth | MN | 55802 | CARD    |
| Thompson, Andrew J., MD     | 7972 | St. Luke's Infectious Disease  | 1001 E Superior Street,<br>L201                            | Duluth | MN | 55805 | INT     |
| Thompson, Kathryn, MD       | 8136 | St. Luke's Pain Management   | 915 E 1st Street   | Duluth | MN | 55805 | ANES    |
| Treacy, Kevin W., MD        | 525  | St. Luke's Ophthalmology Assoc   | 800 Medical Arts Building                                  | Duluth | MN | 55805 | OPHTH   |
| Tyner, Harmony, MD          | 8174 | St. Luke's Infectious Disease  | 915 E 1st Street   | Duluth | MN | 55805 | INF     |
| Van Straaten, Aimee N., MD  | 7759 | St. Luke's OBGYN Associates  | 1000 E 1st Street, LL                                      | Duluth | MN | 55805 | OB/GYN  |
| Vittorio, Addie MD          | 7740 | Mount Royal Medical Clinic<br>St. Luke's Orthopedics & Sports<br>Med     | 1400 Woodland Avenue                                       | Duluth | MN | 55803 | FP      |
| Watkins, John MD            | 7806 |  | 1012 E Second Street                                       | Duluth | MN | 55805 | ORTHO   |
| Weaver, Cynthia MD          | 7922 | St. Luke's Rheumatology  | 1000 E First Street, N302                                  | Duluth | MN | 55805 | RHEU    |
| Yankovich, Susan MD         | 8197 | St. Luke's Internal Medicine Assoc                                       | 1001 E Superior St L401                                    | Duluth | MN | 55802 | INT MED |

| Consulting Radiologists | MD#  | Address 1                    | Address 2                   | City  | State | Zip   | Speciality |
|-------------------------|------|------------------------------|-----------------------------|-------|-------|-------|------------|
| 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        |
| Baillargeon, Amanda MD  | 8461 | 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        |
| Bullis, Brent R., MD    | 7035 | Consulting Radiologists, Ltd | 7505 Metro Blvd., Suite 400 | Edina | MN    | 55439 | RAD        |
| Caldwell, Douglas, MD   | 8358 | 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        |
| Copelan, Alexander MD   | 8465 | 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        |
| 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        |

|                               |      |                              |                             |       |    |       |     |
|-------------------------------|------|------------------------------|-----------------------------|-------|----|-------|-----|
| Golding, Daniel MD            | 8437 | 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 |
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