

## Protected Assets

St. Luke's validates assets for patients who are > 200% FPL and for those patient below <200% FPL validation is not needed. Below are Assets excluded from consideration in determining Financial Care eligibility for applicants >200% FPL:

1. IRS approved retirement accounts, acceptable retirement accounts are:
  - a. 401k plan, 401 a plan, 403 b plan, 457plan, individual retirement account (roth and traditional), Simple IRA plans, simplified employee pension, salary reduction simplified employee pension, money purchase plan, profit sharing plan, and employee stock ownership plan.
2. Qualified tuition program Section 529 plans
3. Prepaid funeral plans or irrevocable trusts to be used for burial purposes
4. Vehicles or equipment used for business purposes
5. Personal property
6. Personal use property including two vehicles per household