

# Amounts Generally Billed

If you receive assistance under the BJC Health 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 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 Health hospital. If you have questions regarding the AGB calculation, please call BJC HealthCare at 314-362-8400 or 855-362-8400 or Saint Luke’s at 816-932-5678 or 888-581-9401.

Hospital Name	Amounts Generally Billed Percentage (AGB)
Alton Memorial Hospital	20.6%
Barnes-Jewish Hospital	28.5%
Barnes-Jewish St. Peters Hospital	24.0%
Barnes-Jewish West County Hospital	24.8%
Christian Hospital	21.4%
Memorial Hospital	18.9%
Missouri Baptist Medical Center	26.6%
Missouri Baptist Sullivan Hospital	26.7%
Parkland Health Center–Bonne Terre	24.4%
Parkland Health Center–Farmington	24.4%
Progress West Hospital	26.2%
St. Louis Children’s Hospital	43.4%



Saint Luke's Hospitals	Amounts Generally Billed Percentage (AGB)
Allen County Regional Hospital	44.85%
Anderson County Hospital	56.14%
Hedrick Medical Center	45.96%
Saint Luke's East Hospital	16.0%
Saint Luke's Hospital of Kansas City	22.1%
Saint Luke's North Hospital	18.4%
Saint Luke's South Hospital	17.6%
Wright Memorial Hospital	49.58%

*Effective March 1, 2026*

