EXHIBIT 18



IT'S THE LAW!

IF YOU HAVE A MEDICAL EMERGENCY OR ARE IN LABOR, YOU HAVE THE RIGHT TO RECEIVE, Within the capabilities of this hospital's staff and facilities

An appropriate Medical SCREENING EXAMINATION

Necessary STABILIZING TREATMENT (including treatment for an unborn child)

and, if necessary,

An appropriate TRANSFER to another facility

Even if YOU CANNOT PAY or DO NOT HAVE MEDICAL INSURANCE

Or

YOU ARE NOT ENTITLED TO MEDICARE OR MEDICAID

This hospital DOES participate in the Medicaid Program.

MEDICAL CENTER

BALTIMORE WASHINGTON MEDICAL CENTER FINANCIAL ASSISTANCE POLICY

Baltimore Washington Medical Center's Financial Assistance Policy is established to assist patients in obtaining financial aid when it is beyond their financial ability to pay for services rendered. A patient's inability to obtain financial assistance does not, in any way, preclude the patient's right to receive and have access to medical treatment at Baltimore Washington Medical Center. Financial assistance will be given without regard to age, race, creed or sex.

Application for Financial Assistance can be made at any time during the billing process. Determination of probable eligibility will be made within two business days of receipt of the completed Financial Assistance Application.

An application for Financial Assistance may be obtain from the Business Office or by calling (410) 787-4440.

La política de asistencia financiera de el Baltimore Washington Medical Center es establecida para assistir a pacientes a obtener ayuda financiera cuando el paciente no puede cancelar los servicios prestados. La inabilidad de el paciente de obtener asistencia financiera no debe de iniguna forma imposibilitar el derecho de el paciente a obtener tratamiento médico en el Baltimore Washington Medical Center. La asistencia médica será dada sin tomar en consideracion la edad, raza, eredo o sexo.

La solicitud para ayuda financiera puede hacerce durante el proceso de facturación. La determinación de probablemente ser elegible serà hecha en el transcuros de dos días laborales después de recibir la solicitad de ayuda financiera.

Una solicitud de asistencia financiera puede ser obtenida en oficina de negocios (Business office) o llamando at teléfono (410) 787-4440.