



## FINANCIAL ASSISTANCE SUMMARY

Nyack Hospital recognizes that there are times when patients in need of care will have difficulty paying for the services provided. We can help you apply for free or low-cost insurance if you qualify. In addition, Nyack Hospital will offer Financial Aid discounts to qualifying individuals based on income and family size. Finally, we negotiate an installment payment plan which will take into account the balance due and the patient's ability to pay. To learn more about these Financial Assistance options, you can ask to see a Financial Counselor at the Hospital, or you can call 845-348-2316 for free, confidential assistance. You can also receive an application at no cost via mail or download the form at [www.nyackhospital.org](http://www.nyackhospital.org)

### FREQUENTLY ASKED QUESTIONS ABOUT FINANCIAL ASSISTANCE

#### Who qualifies for a discount?

Financial Assistance is available for patients with limited incomes and no health insurance. The Hospital also provides financial assistance, including payment arrangements, upon request, to qualifying patients who have insurance coverage but have an out-of-pocket expense that they cannot afford or deem a hardship. Any financial aid allowance will be determined on a case-by-case basis, upon completion of a Financial Assistance application and submission of required documentation.

You cannot be denied emergency or medically necessary care because you need financial assistance.

You may apply for a discount regardless of immigration status.

#### What services are covered?

Everyone who resides in New York State who needs emergency services can receive care from the Hospital and qualify for a discount if they meet certain income limits and are determined eligible by the Hospital. Everyone who resides in Rockland, Westchester, Orange and Putnam counties can qualify for a discount on non-emergent, medically necessary services (as this term is defined in the Hospital's Financial Assistance Policy) if they meet certain income limits and are determined eligible by the Hospital. This includes outpatient services and inpatient admissions provided by the Hospital.

#### What are the income limits?

The amount of the discount varies based on your income and the size of your family, but the discounts are available for applicants with incomes up to 400% of the Federal Poverty Guidelines.



#### What if I do not meet the income limits?

If you are not eligible for financial assistance because you do not meet the income limits, Nyack Hospital may also offer extended payment plans to those who apply. Monthly payment for extended payment plans will not exceed ten percent of your monthly income.

#### What do I need to apply for a discount?

Acceptable proof of income includes:

- Paystubs/Employment verification letter
- Unemployment statement
- Social Security/Pension Award letter
- Alimony/Child Support
- Letter of support
- Self-attestation letter (in appropriate circumstances)

#### What charges are not covered by the Financial Aid Policy?

Ambulance bills and charges from private doctors who provide services in the hospital are not covered under this program. You should talk to these providers to see if they offer a discount or payment plan.

#### How do I get the discount?

You have to fill out the Financial Assistance application form and provide proof of family income. As soon as we have proof of your income, we can process your application for a discount according to your income level. Incomplete applications are not considered, but applicants are notified and given an opportunity to furnish the missing documentation/ information. You can apply for a discount before you have an appointment, when you come to Nyack Hospital to get care, or when the bill comes in the mail.

Send the completed form to Nyack Hospital, Financial Counselling Department, 160 Midland Avenue, Nyack, NY 10960 or you can get assistance at the Hospital from one of our Financial Counselors. The Financial Counselor can tell you if you qualify for free or low-cost insurance, such as Medicaid, Child Health Plus and Family Health Plus. If the Financial Counselor finds that you don't qualify for free or low-cost insurance, they will help you apply for a discount. The Counselor can help you fill out all the forms and tell you what documents you need to submit.



How will I know if I was approved for the discount?

Nyack Hospital will send you a letter within 30 days after submission of a completed application and required documentation, telling you if you have been approved and the level of discount received.

What if I receive a bill while I'm waiting to hear if I can get a discount?

Once you have submitted a completed application and required documentation, you may disregard any bills from Nyack Hospital until we have rendered a decision on your application. You cannot be required to pay a Hospital bill while your application for a discount is being considered. If your application is turned down, we are required to tell you why in writing and must provide you with a way to appeal this decision to a higher level within the hospital.

What if I have a problem I cannot resolve with the Hospital?

You may call the New York State Department of Health complaint hotline at 1-800-804-5447.