

PLAIN LANGUAGE SUMMARY OF FINANCIAL ASSISTANCE POLICY

Overview

As a non for profit organization, St. Luke's Cornwall Hospital (SLCH) is dedicated to offering financial assistance to people who have healthcare needs, but face financial challenges, or are unable to pay for care. You may be qualified to receive financial assistance, for medically necessary services, if you are not insured, are underinsured, are not eligible for a government program, do not qualify for governmental assistance (i.e. Medicare or Medicaid), or are approved for Medicaid but the medically necessary service you are seeking is not covered by your plan. SLCH strives to ensure that the financial ability of those in need of healthcare does not prevent them from seeking or receiving necessary health care services. This is a summary of the SLCH Financial Assistance Policy (FAP).

Availability of Financial Assistance

You may be eligible to receive financial assistance if you do not have insurance, are underinsured, or it would be a financial hardship to pay in full the expected out of pocket expenses for services at SLCH. Please note that financial assistance is only available for medically necessary services, and typically excludes elective procedures and services, including, but not limited to cosmetic and experimental services.

Eligibility Requirements

Financial assistance is generally determined by a sliding scale of gross household income based on the *Federal Poverty Level (FPL)* Guidelines. If you and/or the responsible party's total household income combined is at or below 200% of the current federal poverty guidelines, you will qualify for 100% financial assistance after all insurance is processed, and will have no out of pocket responsibility for approved services at SLCH. If you fall between 200% and 300%, you will qualify for 50% financial assistance after all insurance is billed and pays. For any remaining balance due, you will receive a personalized payment arrangement offer, not to exceed 10% of your monthly income, taking household income and ability to pay into account.

No person eligible for financial assistance under FAP will be charged more for emergency or other medically necessary care than amounts generally billed to individuals who have insurance covering such care.

Where to Find Information

There are many ways to find information about the FAP application process, or obtain copies of the Financial Assistance Policy or the FAP application. To apply for financial assistance you may:

- Request the information at time of service from our main registration desk or Emergency Room desk/registrars
- Download the application from our hospital website www.stlukescornwallhospital.org
- Request information in writing by mail, or in person by visiting Patient Financial Services at 19 Laurel Avenue, Cornwall, NY 12518
- Request information by calling 845-458-4900

Availability of Translations

The Financial Assistance policy, application forms, and plain language summary can be offered in English and Spanish. Additional language translations may be available upon request. SLCH may elect to furnish translation aids, or provide assistance through use of bilingual interpreters by request. For more information about SLCH's Financial Assistance Program, please call 845-458-4900.

How to Apply

The application process involves completing the official financial assistance form and submitting the application, along with supporting documents/proof of income for all members of household. This information should be submitted to SLCH for processing. You may also apply in person by visiting Patient Financial Services at the address listed below. Financial Assistance applications are to be submitted to the following office:

Patient Financial Services
St. Luke's Cornwall Hospital
19 Laurel Avenue
Cornwall, NY 12518