



**North Country Hospital  
Summary of Financial Aid Assistance Policy**

North Country Hospital recognizes that there are times when patients in need of care will have difficulty paying for their services provided. We can help you apply for financial assistance if you qualify based on information required for the financial aid application. In addition, we can help you apply for free or low-cost insurance if you qualify.

**Who qualifies for a discount?**

Financial Assistance is available for patients with limited incomes who do not have health insurance, or who have used up their health insurance benefits.

You can get a financial aid for emergency care if your financial information provided meets the financial aid guidelines.

You can get a discount for non-emergency, medical necessary care if your financial information provided meets the financial guidelines.

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

**What are the income limits?**

The amount of the discount varies based on your income and the size of your family. These are the income limits based on 2016 Federal Poverty Guidelines at 300% of the Poverty Guideline.

<b>Family Size</b>	<b>Annual Family Income 300% of the Poverty Guideline 2018</b>
1	Up to \$36,420
2	Up to \$49,380
3	Up to \$62,340
4	Up to \$75,300
5	Up to \$88,260
6	Up to \$101,220
7	Up to \$114,180
8	Up to \$127,140

**What services are covered by the hospital Financial Assistance Policy?**

All emergency services and other medically necessary services provided by the hospital including inpatient and outpatient services are covered by the Financial Assistance Policy. Professional services provided by providers who are employed by the hospital and are medically necessary are covered. Charges for professional services provided in the hospital facility by private (non-employed) providers are likely not covered. The following locations are employed by North Country Hospital.

North Country Primary Care Newport	North Country Primary Care Barton Orleans
North Country Surgical Associates & Urology	North Country Anesthesia & Pain Treatment Center
North Country Neurology Services	North Country Ob/GYN Services
North Country Orthopaedic Surgery	Northern Vermont Center for Sleep Medicine
North Country Pulmonology Medicine	North Country Pediatrics
North Country Radiology	North Country Ears, Nose & Throat

**What Services are not covered by the Hospital Financial Assistance Policy?**

Services that are not medically necessary, like cosmetic surgery, infertility treatments, or services considered experimental by your health plan are not covered. Non-covered or elective services qualify for prompt discounts. Cosmetic services are already discounted.

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**How do I apply for financial assistance?**

You can apply for financial assistance by completing and submitting a Financial Aid Form to North Country Hospital or at any one of the medical clinics listed previously.

You may be screened for Medicaid eligibility and/or other eligible health plans and may be required to cooperate with the Financial Navigator in order to qualify for financial assistance under our policy.

**What documentation do I need to provide when I apply for financial assistance?**

- Completed Financial Assistance Form signed by all members applying for financial assistance in the household
- Social Security/Pension award letter or bank statement showing Social Security Deposit
- Current year's federal income tax return including all forms and schedules
- Two current consecutive bank statements
- Two current paystubs/employment verification letter or one unemployment statement
- Attestation letter explaining income, support, and/or current financial situation if other proof of income is not available.
- Medicaid notice of decision and spend down letter if applicable

**How much do I have to pay?**

If you are eligible for financial assistance, you will not be charged other than the co-payments required by your health plan.

**How do I get financial assistance?**

You have to fill out the application form. You can apply for financial assistance before you have an appointment, when you come to the hospital to get care, or when your bill comes in the mail. You will have 240 days after getting your first bill from us to submit your application.

**How will I know if I was approved for assistance?**

We will send you a letter within 30 days after you submit a complete application, telling you if you have been approved.

**What if I get a bill while I am waiting to hear if I get assistance?**

You cannot be required to pay a bill while our application is being considered. If your application is turned down, the hospital must tell you why in writing at which time you may submit a letter for reconsideration.

**What if I am denied financial assistance and think there was a mistake?**

You can appeal by submitting a letter in writing to the Chief Financial Officer, North Country Hospital, 189 Prouty Drive, Newport, VT 05855 within 30 days of receiving your denial letter. You can only appeal if you provided incorrect information, or there has been a change in your financial status or there is another extenuating circumstance.

**What if I get denied for assistance but cannot afford to pay my bill?**

If you get denied and still cannot pay your bill, you may be eligible for an interest-free installment payment plan. The payment plan may be based on your income or the amount of your bill.

**How do I obtain a copy of the hospital's financial assistance policy and application?**

Copies of the hospital's financial assistance policy, this summary, and the financial assistance application forms are all available on the internet at <http://www.northcountryhospital.org/financial-services>. Copies of these materials are also available in the offices listed above, and you can also request that copies of these materials be mailed to you (at no charge) by contacting 802-334-3274, 802-334-3273 or email [navigator@nchsi.org](mailto:navigator@nchsi.org). Interpreter's/interpretation is available upon request.