

BRATTLEBORO MEMORIAL HOSPITAL
Brattleboro, Vermont

SUBJECT: FINANCIAL ASSISTANCE PROGRAM POLICY

Category	ADMINISTRATIVE	Last Review Date	09/26/2016
Division	FISCAL SERVICES	Author(s) Responsible	DIRECTOR, PATIENT FINANCIAL SERVICES DIRECTOR, PHYSICIAN REVENUE CYCLE DIRECTOR, FINANCE
Approval		ADMINISTRATION	VP OF FINANCE 09/30/2016 BMH BOARD OF DIRECTORS

I. SCOPE

This policy applies to all Emergency Care and other Medically Necessary Care provided by Brattleboro Memorial Hospital and Brattleboro Memorial Hospital Medical Group (BMH).

II. PURPOSE

BMH's Financial Assistance Program (FAP) is designed to assist those patients who are either uninsured, underinsured or have limited financial resources that impact their ability to fully pay for their care.

This policy establishes the process for determining patient eligibility for financial assistance (a/k/a charity care, free care or discounted care) for services provided by BMH, and to ensure that BMH will not discriminate in the determination of eligibility on the basis of race, color, creed, sex, age, handicap or sexual orientation.

Applications will be processed and approval will be based on specified criteria. If approved, patient's obligation to BMH may be reduced for a period of time specified.

III. DEFINITIONS

Accounts Receivable: Outstanding balances owed by patients or insurers for services provided by BMH.

Advanced Beneficiary Notice (ABN): A notice that Medicare providers are obligated to give to a Medicare enrollee when they find that Medicare does not cover the services the enrollee requests.

Allowed Payments: Total amounts allowed by the insurer related to a claim for services performed by BMH to be paid by the insurer or by the patient (i.e., copayments, deductibles, coinsurance, etc.) or the patient's supplemental insurer.

Amounts Generally Billed Percentage (AGB): The total amount of allowed payment to BMH by Medicare, Medicaid, and private health insurers expressed as a percentage of gross charges billed by BMH to the insurer. BMH utilizes the "look back method" as defined in section 501(r) (5)(b)(1) of the Internal Revenue Code. BMH will limit the amounts charged for Emergency Care or other Medically Necessary Care provided to individuals eligible for assistance under this FAP policy to not more than AGB. For the fiscal year beginning October 1, 2016, the AGB rate is 50%. This percentage will be updated annually within 120 days of BMH's fiscal year end.

Application Period: the period during which BMH accepts and processes FAP applications. This period begins with the date of the first post-discharge billing statement and ends 240 days after BMH provides the individual with their first post-discharge billing statement.

Bad debt: a debt that is not collected and is worthless to the creditor.

BMH: Brattleboro Memorial Hospital facility and medical group practices.

Charge: The amount the FAP eligible individual is personally responsible for paying, after all deductions, discounts (FAP and all other) and insurance reimbursements have been applied.

Coinurance: the percentage of total charges that a person is required by their insurance to pay out-of-pocket;

Community Resource Liaison: BMH employee who is available to patients inquiring and/or applying for financial assistance to assist in the application process, process applications and assist patients in enrolling in available insurance programs or other assistance.

Copayment: a set fee for services that a person must pay at each visit. The amount of the copayment is determined by the person's health insurance carrier;

Creditor: a person or organization to whom money is owed by a debtor.

Debtor: a person who owes a creditor; someone who has the obligation of paying a debt.

Deductible: amount a person must pay for healthcare expenses before insurance covers the cost; often based on a yearly amount.

Emergency Care: Care provided to patients of BMH presenting with an Emergency medical condition - a medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain, psychiatric disturbances and/or symptoms of substance abuse) such that the absence of immediate medical attention could reasonably be expected to result in:

1. Placing the health of the individual (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy;
2. Serious impairment to bodily functions;
3. Serious dysfunction of any bodily organ or part.
4. With respect to a pregnant woman who is having contractions, the term includes situations where:
 - a. There is inadequate time to effect a safe transfer to another hospital before delivery;
 - b. The transfer may pose a threat to the health or safety of the woman or the unborn child.

Extraordinary Collection Action (ECA): Actions taken against the patient related to obtaining payment of a bill for care covered under BMH's FAP that require a legal or judicial process or involve selling an individuals' debt to another party or reporting adverse information about the individual to consumer credit reporting agencies or credit bureaus. Examples of ECAs include, but are not limited to: place a lien on an individual's property; foreclose on an individual's real property; attach or seize an individual's bank account or any other personal property; commence a civil action against an individual; cause an individual's arrest; cause an individual to be subject to a writ of body attachment; and garnish an individual's wages.

Federal Poverty Income Guidelines (FPG): The set minimum amount of gross income that a family (otherwise known as a Household) needs for food, clothing, transportation, shelter and other necessities as determined by the U.S. Department of Health and Human Services.

Guarantor: an adult person receiving medical services, or the parent of a minor child (under age 18) receiving services who signs the consent for medical treatment on their behalf (not the subscriber of insurance);

Household: all family members or cohabitants residing in the same home.

Income: Gross earnings, unemployment compensation, workers compensation, social security benefits, supplemental security income, public assistance, veteran's benefits, survivor benefits, pension or retirement, interest, dividends, rents, royalties, estate income, trusts, educational assistance, alimony, annuities, and child support for a Household.

Indigent: a person who is considered impoverished or destitute.

Liquid Assets: any asset that is cash or can be easily converted to cash including cash, checking and savings accounts, money markets, CD's, annuities, stocks, bonds and mutual funds.

Medically Indigent: Health insurance coverage does not provide full coverage for all of the medical expenses and the self-pay unreimbursed medical expenses, in relationship to family Income, would make the patient indigent if the patient were required to pay full charges for the medical expenses.

Medically Necessary Care: Health services and supplies that under the applicable standard of care are appropriate: (a) to improve or preserve health, life, or function; or (b) to slow the deterioration of health, life, or function; or (c) for the early screening, prevention evaluation, diagnosis or treatment of a disease, condition, or illness or injury. Only services considered medically necessary are covered under this FAP policy. Services not considered medically necessary include cosmetic surgery, vision enhancing intraocular lenses, hearing aides and associated products, investigational services or services where an Advanced Beneficiary Notice (ABN) was signed.

Other Reliable Evidence: In addition to the documents required to process an FAP application and determine eligibility, BMH reserves the right to utilize other reliable evidence to determine eligibility and grant financial

assistance. If an applicant does not have any of the listed documents to prove household income, he or she may call the BMH Community Resource Liaison and discuss other evidence that may be provided to demonstrate eligibility.

Out-of-Pocket Balance: A patient balance resulting from a lack of insurance coverage or a deductible, coinsurance, copayment, etc.

OCA: “outside collection agency” - a company hired by a creditor to collect a debt that is owed.

Period of Enrollment: The period of time that an approved enrollment in BMHs FAP is valid for, as measured from the date of approval. The default Period of Enrollment is twelve (12) months, although BMH reserves the right to limit the Period of Enrollment to less than twelve (12) months at its discretion.

Plain Language Summary: A simplified version of this FAP policy with the purpose of alerting patients to the availability of financial assistance and providing them with access to resources to facilitate application for financial assistance.

Prompt Pay Discount: A discount offered to uninsured patients who pay their visit balance within a specified period of time.

Underinsured patient: a patient that is exposed to significant financial losses due to inadequate health insurance coverage.

Uninsured patient: a patient who is not covered under a medical insurance plan.

IV. POLICY

It is the policy of BMH to follow federal guidelines in making reasonable efforts to determine eligibility for patient financial assistance before pursuing collection actions, and to use Federal Poverty Income Guidelines (FPG) pertaining to income in this regard. The policy set forth in this BMH FAP policy represents the official FAP policy within the meaning of section 501(r) of the Internal Revenue Code as approved by the BMH Board of Directors.

BMH will offer financial assistance if an individual’s or family’s Income is within the specified parameters, available resources/assets are below existing guidelines, and all other means of reimbursement have been exhausted.

The Income guidelines will be reviewed on an annual basis based on the changes in the Federal Poverty Guidelines.

The basis for discounts provided under this FAP policy are charges for services rendered.

Some services provided by professionals not employed or contracted by BMH may not be covered under this FAP. These services will be billed to you separately from BMH. These professionals may or may not have their own FAP and policies. A list of these professionals is attached to this FAP policy. This list is subject to change. If you have any questions regarding the applicability of this FAP to services rendered by a particular provider, please contact our Community Resource Liaison at (802) 257-8814.

No FAP eligible individual will be charged more for Emergency and other Medically Necessary Care than the current AGB Rate. For uninsured patients that either do not apply or do not qualify for financial assistance under this FAP, BMH will extend a 30% Prompt Pay Discount if the visit is paid within 30 days of the issuance of the first billing statement.

BMH reserves the right to grant financial assistance based on Other Reliable Evidence not listed in this FAP policy, including instances where listed documentation was not received.

V. PROCEDURES:

A. Qualifications for Financial Assistance:

1. Financial Assistance is limited to Emergency Care and Medically Necessary Care. Patients receiving certain elective services, such as those considered cosmetic, investigational or experimental, are expected to make payment arrangements in advance, as these types of services are not covered by this FAP policy.
2. Patients' family Income must be at or below 350% of the current Federal Poverty Income Guidelines for their family size. The following are the current Federal Poverty Income Guidelines as published by the U.S. Department of Health and Human Services along with the level of financial assistance allowed:

2016 Federal Poverty Guidelines (FPG)

Persons in family/ household	Percent of FPG		
	up to 250%	above 250% to 300%	above 300% to 350%
1	\$29,700	\$35,640	\$41,580
2	40,050	48,060	56,070
3	50,400	60,480	70,560
4	60,750	72,900	85,050
5	71,100	85,320	99,540
6	81,450	97,740	114,030
7	91,825	110,190	128,555
8	102,225	122,670	143,115
each add'l	+10,400	+12,480	+14,560

Level of financial assistance

Allowed discount	100%	75%	50%
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3. Patients or their Guarantors must complete an FAP application and provide BMH with verification of Income. Responsible parties may be asked to disclose the identity and amounts of any assets that could be used to pay for medical expenses. NOTE: Income verification may be waived at the discretion of the Director of Patient Financial Services or the Director of Physician Revenue Cycle, particularly in those instances in which patients may have previously or subsequently qualified for Medicaid, or are deceased, with no estate;
4. FAP applications will be processed within thirty (30) days of the date of their receipt by BMH;
5. Financial Assistance applies only to those patient accounts still in active Accounts Receivable; no Financial Assistance discount may be applied against accounts that have been forwarded to an OCA or attorney as Bad Debt.

B. Method and Process for Applying for Financial Assistance

How and individual applies for Financial Assistance under this Policy

Individuals may initiate the Financial Assistance application process by contacting the BMH Community Resource Liaison in one of the following methods:

By telephone: Please call the Community Resource Liaison at (802) 257-8814 (fax: (802) 251-8465).

In person: Stop at the front desk of the hospital or any one of the medical group practices and inquire with the receptionist regarding applying for financial assistance. A list of addresses for the hospital and medical practices are attached to this policy.

By mail: Please send a request to apply for Financial Assistance to the Community Resource Liaison at the following address:

Community Resource Liaison
Brattleboro Memorial Hospital
17 Belmont Avenue
Brattleboro, Vermont 05301

BMH may notify the patient of the FAP at time of registration, scheduling, during or after their stay should they determine that patient does not have insurance and may qualify for financial assistance.

BMH after receiving the inquiry will contact the patient and determine their insurance status, and whether they qualify for insurance coverage and discuss with patient the application process and required documentation. A list of required documentation will be provided to the patient indicating the following:

- 1) Documentation supporting either that patient tried to obtain and has been refused all other sources of payment including insurance, public assistance or lawsuit settlement or documentation supporting the patient's current coverage in cases of high deductible or other out-of-pocket patient responsibility.
- 2) Complete copy of patient's most recently filed Federal Income Tax Return and all schedules
- 3) Prior calendar year's W-2 forms
- 4) Copies of the three (3) most recent, consecutive paycheck stubs or a statement from patient's employer confirming average pay period net pay.
- 5) Complete copies of three (3) most recent bank statements (e.g., savings, checking, money market, IRA, 401K, etc.).
- 6) Copies of unemployment or disability compensation benefits statement.
- 7) Copies of pension benefits stubs.
- 8) Copies of Social Security Income (yearly benefits statements, copy of check or direct deposit)
- 9) Copy of Food Stamp allocation
- 10) Copies of government assistance notices (including Department of Health & Human Services)
- 11) Copy of housing subsidy allotment
- 12) Business tax returns (if applicable)

Upon receipt of the above documentation and a completed financial assistance application, BMH will perform a review of the documentation and the FAP Household Income parameters above.

Financial assistance may not be denied based on the omission of information or documentation if such information or documentation is not listed above and on the FAP application form.

Evidence of a qualifying event such as a denial of insurance document or at least an attempt to obtain insurance is required in order to qualify for financial assistance. Evidence of missing open enrollment in a State or Federally subsidized insurance program is considered a qualifying event.

A financial assistance application and application checklist will be mailed to the patient. A copy of the application and checklist are attached to this policy.

Patients may either mail in the application and required documentation to the Community Resource Liaison (email and faxing is accepted) or visit the community resource liaison in person. The Community Resource Liaison is available throughout this process to answer any questions the patient may have on the FAP application process.

The patient has up to 240 days after the receipt of the first billing statement (application period) to submit a complete application including the required documentation.

The Community Resource Liaison will review the application and required documentation for completeness. If the documentation is determined to be incomplete, the Community Resource Liaison shall contact the patient notifying them of the incomplete status of their application. Initially this communication will be via telephone if possible. Failure to respond to telephone inquiries and/or failure to produce requested documentation with 30 days will result in a written notification of incomplete application which will be mailed to the patient.

Upon determination of the adequacy of the submitted FAP application form and documentation, BMH shall calculate whether and to what extent the patient qualifies for financial assistance based on Federal Poverty Guidelines.

If BMH should determine that the patient does not qualify for financial assistance, BMH shall issue a denial letter along with information on how to establish a payment plan.

If BMH should determine that the patient does qualify for financial assistance, the patient is sent an acceptance letter indicating the approval, the level of assistance, the Period of Enrollment that financial assistance is granted for and an FAP card which the patient is required to present at registration for any services.

Patients will be notified in writing of their approval or denial status within thirty (30) days of the date of receipt of the application and any required supporting documentation.

C. Other Procedures

Care Management, or patient registration may initiate contact between BMH and the patient regarding the possibility of financial assistance for both in-house patients and other patients.

All balances written off to Financial Assistance must be approved by the Director of Patient Financial Services, the Director of Physician Revenue Cycle, or the Vice-President of Finance.

BMH will post signs in the Emergency department, Admitting areas and medical practices with contact information regarding the BMH FAP.

BMH will provide information on the BMH website, www.bmhvt.org, regarding Government Assistance Programs and the BMH FAP, including guidelines for qualification, copies of the FAP policy and FAP Plain Language Summary the FAP application form and checklist and contact information. A copy of the Plain Language Summary is attached to this policy.

BMH registration staff shall inform patients without insurance and those identified with large deductibles of the FAP and provide them with the Plain Language Summary, application and/or FAP policy upon request.

BMH Patient Financial Services staff shall refer patients without insurance and those identified with large Out-of-Pocket Balances to the Community Resource Liaison for possible FAP application. Patients will also be informed of FAP information on website and/or provided with the Plain Language Summary, application and/or FAP policy upon request.

VI. CARDIAC AND PULMONARY REHABILITATION PROGRAMS:

For patients who attend the cardiac and/or pulmonary rehabilitation programs at our facility, but who have no insurance coverage for these services, and who would experience financial hardship in paying for these programs, there is a scholarship/grant available to lessen their financial burden. Eligible patients' family Income must be at or below 300% of the Federal Poverty Income Guidelines for their family size. The scholarship applications will be processed, and patients will be notified in writing of their decision status, using the same timelines as that for the FAP.

VII. EDUCATION

All hospital and medical group staff that provide customer service are required to read and sign that they have read and understand the policy.

VIII. MONITORING

These accounts will be monitored periodically to adjust off approved balances as indicated for the period of time financial assistance is applicable.

VIX. CROSS REFERENCE

Patient Credit and Collection Policy

X. REFERENCES

1. 42 CFR 413.89 Bad Debts, Charity and Courtesy Allowances, Medicare Provider Reimbursement Manual, CMS Pub 15 Part 1, Ch. 14, 304-326
2. Patient Protection & Affordable Care Act, Internal Revenue Code Section 9007(a) Pub. L No. 111-148
3. Healthcare Education Affordability Reconciliation Act, 2010, (H.R. 4872) Pub. L No. 111-152, Amendment to Pub. L No. 111-148, Section 501(r) (5)
4. Federal Poverty Guidelines 2013
5. Federal Register, Vol. 77 No. 123
6. Internal Revenue Code Section 501 (r) and Treasury Regulation 1.501(r) et seq.

Brattleboro Memorial Hospital
 Financial Assistance Program Policy
 List of Addresses for the Hospital and Medical Practices

Location	Address	Town	ST	Zip	Phone:
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Hospital

Brattleboro Memorial Hospital	17 Belmont Avenue	Brattleboro	VT	05301	(802) 257-8814
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Medical Practices

BMH Orthopaedics & Sports Medicine	17 Belmont Avenue Richards Building-1st Floor	Brattleboro	VT	05301	(802) 251-8611
BMH Urology	375 Canal Street	Brattleboro	VT	05301	(802) 251-8720
Brattleboro Family Medicine	53 Fairview Street	Brattleboro	VT	05301	(802) 251-8455
Brattleboro General Surgery	19 Belmont Avenue Suite 1202	Brattleboro	VT	05301	(802) 251-8650
Brattleboro Internal Medicine	21 Belmont Avenue Gannett Building	Brattleboro	VT	05301	(802) 251-8787
Brattleboro Obstetrics and Gynecology	21 Belmont Avenue Gannett Building	Brattleboro	VT	05301	(802) 251-9965
Center for Cardiovascular Health	17 Belmont Avenue Richards Building-2nd Floor	Brattleboro	VT	05301	(802) 275-3699
Just So Pediatrics	19 Belmont Avenue Suite G102	Brattleboro	VT	05301	(802) 251-8626
Maplewood Family Practice	120 Maple Street	Brattleboro	VT	05301	(802) 254-1311
Post Acute Care Services	17 Belmont Avenue	Brattleboro	VT	05301	(802) 257-8847
Putney Family Healthcare	79 Main Street	Putney	VT	05346	(802) 387-5581
Windham Family Practice	21 Belmont Avenue Gannett Building	Brattleboro	VT	05301	(802) 251-8665

Brattleboro Memorial Hospital
Financial Assistance Program Policy

Providers Included in the BMH FAP

In addition to Brattleboro Memorial Hospital, professional services from the following providers are covered under the BMH FAP.

BMH ER Physicians	Emergency Medicine
BMH Orthopedics & Sports Medicine	Orthopedics
BMH Urology	Urology
Brattleboro Family Medicine	Family Medicine
Brattleboro General Surgery	General Surgery
Brattleboro Internal Medicine	Internal Medicine
Brattleboro OB/GYN	OB/GYN
Center for Cardiovascular Health	Cardiology
Center for Wound Healing	Wound Care
Just So Pediatrics	Pediatrics
Maplewood Family Practice	Family Medicine
Post Acute Care Services	Internal Medicine
Putney Family Healthcare	Family Medicine
Windham Family Practice	Family Medicine

Providers Excluded from the BMH FAP

Services provided at BMH by the following providers are NOT covered under the BMH FAP.

These services may be billed to you separately and are excluded from BMH's Financial Assistance Program.

Anesthesiology Associates of Brattleboro			Anesthesiology
Austin	MD	Robert	Ophthalmology
Brattleboro Primary Care			Family Medicine
Brodhurst	MD	Cheri Ann	OB/GYN
Dartmouth Hitchcock Radiology			Radiology
Dombrowski	MD	Todd	Rheumatology
Donaldson	MD	Deirdre	Neurology
Hynninen	MD	Brett	Orthopedics
Liebow	DPM	David	Podiatry
Liebow	DPM	Kimberly	Podiatry
McGinn	MD	Dana	Ophthalmology
Mills	MD	Letha	Oncology
Newkirk	DPM	Heidi	Podiatry
Nickerson	MD	James	Oncology
Dartmouth Hitchcock Pathology			Pathology
Potash	MD	Jeffry	Gastroenterology
Ridgway	CNM	Jesse	OB/GYN
Ruhl	DMD	Robert	Oral Surgery
Wilson	MD	Donald	ENT

Brattleboro Memorial Hospital
Financial Assistance Program Policy

Financial Assistance Application Checklist

Dear Patient/Guarantor:

You may be eligible for financial assistance from Brattleboro Memorial Hospital and the BMH Medical Group.

To be eligible for financial assistance you must have tried to get, and been refused, all other sources of payment including insurance, public assistance, or lawsuit.

To find out if you or your household qualifies, you must provide us with proof of your income. Please fill out the attached application and sign it. Then please send us the application and a COPY of each of the following for your household:

- Complete copy of your most recent Federal Income Tax Return and all schedules.
- Last year's W-2 forms
- Copies of the three (3) most recent, consecutive paycheck stubs or a statement from your employer
- Complete copies of three (3) most recent bank statements (e.g., savings, checking, money market, IRA, 401K, etc.) THIS INCLUDES ALL PAGES OF YOUR BANK STATEMENTS AND CHECK COPIES.
- Copies of unemployment or disability compensation benefits statements
- Copies of pension benefits stubs
- Copies of social security income (yearly benefits statements, copy of check or direct deposit)
- Copy of Food Stamp allocation
- Copies of government assistance notices (including Department of Health & Human Services)
- Copy of housing subsidy allotment
- Business tax returns (if applicable)

If you do not have some or any of the listed documents to prove household income, please contact me and discuss other evidence that may be provided to demonstrate eligibility.

Please note that if any of the above pertains to your financial information and is not received in whole it may result in an incomplete letter being sent to you and will hold up your application process.

Please contact me at (802) 257-8814 if you have any questions or need help completing this application.

Sincerely,
Community Resource Liaison

6. HOUSEHOLD EXPENSES

Please indicate your monthly household expenses below:

Description	Patient (Applicant)	Spouse	Other	Total
Rent				
Mortgage(s)				
Auto loans				
Insurance				
Child Support expense				
Alimony expense				
Child Care/Day Care expense				
Credit Card expense				
Medical expenses				
Property Taxes				
Utilities				
Food				
Other expenses (please specify below)				

If your household had no income or your expenses exceeded your income, please explain below how your obligations are being met:

7. HOUSEHOLD ASSETS

Description	Financial Institution	Account Number	Balance in Account
Checking Accounts	1		
	2		
	3		
Savings Accounts	1		
	2		
	3		
Property Owned	1		
	2		
	3		
Other Assets (please specify)	1		
	2		
	3		

8. REQUIRED DOCUMENTATION

- A. Does anyone in your household receive Social Security or Disability Benefits? Yes No
If Yes, please provide a current copies of benefit statements. To obtain copies, please call the Social Security office at 1-866-690-2025.

B. Does anyone in your household receive Unemployment Benefits or Pension/Annuity Benefits? Yes No
If Yes, please provide copies of current benefit statements.

C. Does anyone in your household receive any of the following assistance? Food Stamps Housing Subsidy ANFC SSI
If you selected any of the programs above, please provide copies of current benefit statements showing the amount received.

D. Is anyone in your household required to file a Federal Income Tax Return? Yes No
If yes, please provide a copy of your most recent Federal Income Tax Return(s), including all schedules, for each member of your household and 30 days' worth of pay stubs from all employers. To obtain a copy of your tax return(s), please call 1-800-829-1040.

E. Is anyone in your household self employed? Yes No
If yes, please provide copies of the most recent Business Tax Return and the least 3 months. of ledgers showing income and expenses.

F. Please provide 3 consecutive months of Bank Statements for all accounts shown in the Household Assets section above.

G. Please provide a written statement of any other special circumstances and attach it to this application.

9. CERTIFICATION

I affirm that all information provided above is accurate to the best of my knowledge. I authorize Brattleboro Memorial Hospital to verify employment, income, expenses and asset information as needed to determine eligibility. I understand that this program is the payor of last resort and therefore have made applications to any other insurance or federal and/or state assistance programs which may help with my medical bills for prior or future services.

SIGNATURE OF PATIENT: _____ DATE: _____

SIGNATURE OF SPOUSE: _____ **DATE:** _____

If you do not have some or any of the listed documents to prove household income, you may call the BMH Community Resource Liaison and discuss other evidence that may be provided to demonstrate eligibility.

Plain Language Summary of Financial Assistance Policy

Brattleboro Memorial Hospital is a patient-centered organization committed to treating all patients equitably, with dignity and respect regardless of the patient's health care insurance benefits or financial resources.

Brattleboro Memorial Hospital's Financial Assistance program is designed to assist those patients who are either uninsured, under insured or have limited financial resources that impact their ability to fully pay for their hospital care. When making application for Financial Assistance, patients are first asked to investigate whether or not they may be eligible for Medicare, Medicaid, Veterans' Benefits or other governmental or public assistance programs.

A. Qualifications for Financial Assistance:

1. Financial Assistance is limited to medically necessary services. Please note that there are certain services that are not typically eligible for financial assistance, including, but not limited to certain elective services, such as those considered cosmetic, investigational or experimental.
2. Patients' family income must be at or below 350% of the current Federal Poverty Income Guidelines (FPG) for their family size. Financial Assistance is granted at 100% of eligible balances for income at or below 250% of FPG, 75% for income between 250% and 300% of FPG, and 50% for income between 300% and 350% of FPG;
3. Patients or their guarantors must complete a Financial Assistance application and provide the hospital with verification of income. Responsible parties may be asked to disclose the identity and amounts of any assets that could be used to pay for medical expenses. **NOTE:** Income verification may be waived at the discretion of the Director of Patient Financial Services or the Director of Physician Revenue Cycle, particularly in those instances in which patients have subsequently qualified for Medicaid, or are deceased, with no estate;
4. Financial Assistance applications will be processed within thirty (30) days of the date of their receipt in our Business Office;
5. Patients have 240 days from receipt of the first bill to apply for financial assistance.

A patient who qualifies for assistance under the Financial Assistance Policy will not be charged more for emergency or medically necessary care than amounts generally billed to patients having insurance covering such care.

B. How to Apply for Financial Assistance or Get Assistance in Applying

To be considered or if you have questions regarding our financial assistance programs, please contact our Community Resource Liaison at 802-257-8814, download the application from our website (<http://www.bmhvt.org>) or stop by in person at Brattleboro Memorial Hospital, 17 Belmont Avenue, Brattleboro, VT 05301.

C. How to Obtain Copies of the Financial Assistance Policy and Financial Assistance Application

Copies of the Financial Assistance Policy, this plain language summary, and the Financial Assistance Application and associated instructions are available free of charge upon request by writing to Patient Financial Services at 17 Belmont Avenue, Brattleboro VT 05301. Copies can also be found in the emergency room and admission areas of the hospital. These documents may be found online at <http://www.bmhvt.org>.

Need Help Paying Your Bill?

Brattleboro Memorial Hospital offers financial assistance to patients who are either uninsured, under insured or have limited financial resources that impact their ability to fully pay for their hospital care.

How to Apply for Financial Assistance or Get Assistance in Applying

To be considered or if you have questions regarding our financial assistance program, please contact our Community Resource Liaison at 802-257-8814, download the application from our website (www.bmhvt.org) or stop by in person at Brattleboro Memorial Hospital, 17 Belmont Avenue, Brattleboro, VT 05301.