



A Plain Language Summary

Grace Cottage Financial Assistance Program

Grace Cottage offers discounted or free care. Financial assistance is for patients unable to pay for care. Patients with or without insurance may be eligible. Emergency room services will not be turned down because you cannot pay. Necessary medical care will not be turned down because you are unable to pay. Below is a summary of the Financial Assistance Program. You can also find directions on how to apply.

Eligible Services

Patients eligibility is based on financial need and other factors. If a patient meets financial need services are eligible as follows:

1. A patient must live in our service area to be eligible for financial assistance on necessary medical care.
2. A patient that does not live in our service area is eligible for financial assistance on emergency services.

Non-Eligible Services

The following services are not eligible for this benefit:

- Non-emergent services denied by your insurance company because:
 - We are out of their network
 - The patient did not complete the requirements of the insurance company
 - Patient did not get mandatory prior authorization
- Non-emergent services to patients residing outside the service area, which is defined as:
 - Athens, Bellows Falls, Bondville, Brattleboro, Brookline, Cambridgeport, Chester, Dover, Dummerston, Grafton, Guilford, Halifax, Jacksonville, Jamaica, Londonderry, Manchester, Marlboro, Newfane, Peru, Putney, Saxtons River, Somerset, Stratton, Townshend, Vernon, Wardsboro, Westminster, Whitingham, Williamsville, Wilmington, and Windham
- Non-emergent services to a patient who may be eligible for Medicaid benefits in the state that they live but refuse to apply
- Liability cases where a lien has been filed
- Acupuncture
- Chiropractic
- Insurance company sent the payment to the patient, but the patient has not sent the payment in full to Grace Cottage
- Medical care for a job
- Medical care for an insurance company



- Medical care for administrative reasons
- Medical care for liability reasons
- Medical care for a work-related injury.
- Allergy Serum
- Birth control devices
- Durable Medical Equipment

The following entities, third parties, and providers' services are not eligible for financial assistance.

- Messenger Valley Pharmacy
- Rescue Inc. Ambulance
- Kerr Ambulance
- Golden Cross Ambulance
- DHART- Emergency Transport Services
- Fletcher Allen Healthcare
- State of Vermont
- David Liebow, DPM
- Jesper Brickley, DO (*Care given outside of Grace Cottage*)

Eligible Patients:

Anyone living in our service area that meets the income limits are eligible for free or discounted care. Anyone living outside of our service area are eligible for free or discounted care on emergency services when they meet the income limits. Your eligibility is determined by financial need. Grace Cottage does not discriminate. Your eligibility will not be based on your age, gender, race, social or immigrant status, sexual orientation, or religious beliefs.

If you feel you will not qualify for financial assistance; please know there are many factors considered. At times, a case by case review may be done to determine eligibility.

How to Apply

To be considered for financial assistance you will need to complete an application. Applications and supporting documents can be mailed to:

Grace Cottage
Attn: Verna Joslyn
Po Box 216
Townshend, VT 05353-0216

For your convenience, financial assistance applications are available:

- Online at <https://gracecottage.org>
- You can receive a free copy by mail by calling 800-270-1298



- You can pick one up at any waiting room or registration desk at Grace Cottage

For help with your application, call 802-365-3770 to schedule a free appointment with our Resource Advocate.

For questions about financial assistance, call Verna at 802-365-3647.

Determination of Eligibility Amount to be Granted

The amount of financial assistance given is based on where your household income falls on the sliding scale. The sliding scale is based on the current federal poverty guidelines (FPGL). For household income at 140% of the FPGL or below free care will be given. Discounted care is given to patients whose household income is between 141% and 300% of the FPLG.

The table below summarizes the amount given to eligible patients based on the FPGL.

FPGL	DISCOUNT
Up to 140%	100%
141%-180%	80%
181%-220%	60%
221%-260%	40%
261%-300%	24%

We do not charge patients who are eligible for financial assistance any more than a patient who has insurance. Eligible patients will be charged no more than the amount generally billed or (AGB) to patients with insurance. The AGB is determined at least annually. The AGB is based on the allowed amount for services in the previous 12 months by Medicare and all commercial insurance plans. Our AGB is currently 76%. More information is available upon request.

For More Information

For more information, visit our website at www.gracecottage.org to:

- Read about Financial Assistance Program
- Download the policy and application
- Read about free services of Resource Advocate

For questions, call Verna at 802-365-3647. Your call and all information is confidential.

