

Financial Assistance Program

Frequently Asked Questions

(Plain Language Summary)

What if I do not have any insurance and cannot afford to pay the hospital bill?

Maimonides Medical Center provides financial assistance in the form of reduced fees for medically necessary non-emergency services for low income residents of New York City who are uninsured or who have exhausted their health benefits. Financial assistance for emergency services is available to low income residents of New York State. Patients are considered low income if their family incomes are below a percentage of the federal poverty level and they meet an asset test.

Financial assistance may also be available, on a case-by-case basis, for patients who do not meet the financial eligibility criteria but face extraordinary medical costs.

How do I obtain the Financial Assistance Policy?

Maimonides Financial Assistance Policy, (FAP), the FAP application form and a summary of the FAP (“Plain Language Summary”) are available on a designated Financial Assistance page on Maimonides’ website (<http://www.maimonidesmed.org/main/FinancialInformation.aspx>). Paper copies of these documents are available upon request and without charge, by mail from the Financial

Services Department located at 983 48th Street, Brooklyn, NY, 11219 and at public locations in the Hospital, including the Emergency Room, admission areas and points of patient service. Translations of the policy, application, and Plain Language Summary are also available on the website and at these addresses.

Are all services covered?

The services must be medically necessary and provided by Maimonides Medical Center. Services not covered by the policy include:

- Items that are not medically necessary (e.g. cosmetic procedures);
- Items without clinical or therapeutic benefit (e.g., telephones, television and private room differential charges);
- Services not billed by the hospital (e.g., anesthesia services, charges by some physicians); and
- Copayments and deductibles.

Contact the Financial Services Department for information on which physicians are covered by the policy.

How will I know which services are covered?

When you apply for financial assistance, we will advise you which services are available for coverage.

What do I have to do to be considered for financial assistance?

You must speak with a Financial Counselor who will work with you to determine if you are eligible for public insurance (e.g., Medicaid,

Child Health Plus, Prenatal Care Assistance Program), a reduced fee or other financial assistance. Please contact the Financial Services Department located at 983 48th Street, Brooklyn, NY, 11219, or call 718-283-7790 to begin this process. For outpatient Mental Health services, please contact the Psychiatry Cashier/Registration located at 920 48th Street, Brooklyn, NY 11219, or call 718-283-8177.

Am I eligible for financial assistance?

The financial assistance program is based on federal poverty levels for family size and income, and overall liquid assets (bank accounts, stocks, bonds). Patients with family incomes of 300% of the federal poverty level or lower are presumptively eligible for discounts. The amount of discounts range depending on the family income’s exact percentage (0%-300%) of the federal poverty level and the asset test. If you are eligible for financial assistance, you will not be charged more than the amount generally billed by Maimonides Medical Center for the services, which is based on what Medicare or Medicaid would pay, depending on the services.

In addition to being financially eligible, you must provide any needed information or documentation for the financial assistance application as well as cooperate with Maimonides’ financial staff. Please also note that you are not eligible for a reduced fee if you can receive assistance from a publicly sponsored insurance program (e.g., Medicaid, Child Health Plus, Prenatal Care Assistance Program).

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You must request financial assistance within 240 days of the date that we provide you with your first post discharge bill for the services for which financial assistance is needed.

How long will the application process take?

Once you complete the application and provide all required documentation and information, Maimonides Medical Center's Financial Services Department and for outpatient mental health services, the Psychiatry Cashier/Registration will review the information and make a decision within 30 days. If you receive a bill while your application is pending, it does not mean that your application for a reduced fee was denied.

How will I know if I am approved?

The Financial Services Department or Psychiatry Cashier/Registration will notify you in writing whether your application for a reduced fee has been approved or declined. If you are approved, you will be informed of the amount of your fee reduction and issued a revised bill.

What happens if my application is declined?

If your application is declined, you have the right to appeal the decision within 30 days of notification. For services other than outpatient mental health services, the Senior Vice President of Finance (Financial Services) will decide appeals. Appeals should be made in writing (or in person, by appointment) to the

Senior Vice President of Finance (Financial Services) at the following address:

**983 48th Street
Brooklyn, NY 11219
718- 283-7790**

For outpatient mental health services, the Director of Reimbursement will decide appeals. Appeals should be made in writing (or in person, by appointment) to the Director of Reimbursement at the following address:

**4802 Tenth Avenue
Brooklyn, NY 11219
718-283-3900**

If your application is declined, we will work with you to develop a realistic and fair payment plan, while recognizing the financial obligation for the services provided.

What happens if I am approved and need additional treatment?

Approval of eligibility for discounted fees is valid for one year, at which point eligibility will need to be reviewed again.

What happens if I am approved and want to pay the amounts I owe in installments?

Patients receiving financial assistance may request an installment payment arrangement from a Financial Counselor.

Are psychiatric services and nursing home services covered in the financial assistance plan?

Nursing home care is not covered. Inpatient psychiatric services provided by Maimonides Medical Center facilities are covered, but a separate financial assistance program exists for outpatient mental health services, including prescriptions.

If you wish to obtain more information about financial assistance for outpatient mental health services, please call the Director, Financial Operations for Psychiatry at 718-283-8144.

May I obtain needed laboratory tests under your financial assistance plan?

Reduced fees are available for medically necessary laboratory tests, x-rays, and other ancillary services performed at Maimonides if you meet the other eligibility criteria.

If I receive financial assistance is this information made public?

All information in your application is kept confidential.

**If you have any additional questions, please call the Financial Services Department
718-283-7790**