

## Hospital Financial Assistance: What You Need to Know

### What is Hospital Financial Assistance?

New York law provides financial assistance to patients who are unable to pay their hospital bills. This program is designed to help those who meet certain income and need-based requirements.

### Who Can Get Help?

- **Low- to middle-income households:** If your income is at or below 400% of the Federal Poverty Level (FPL), you may qualify for assistance.
- **Uninsured or underinsured individuals:** If you do not have health insurance or your insurance does not cover everything, you can apply for help.
- **NY Residents:** The program is open to all New York State residents, regardless of immigration status.

### What Does Financial Assistance Cover?

This program helps reduce the cost of:

- **Emergency services:** Emergency care must be provided regardless of your ability to pay.
- **Medically necessary services:** This includes hospital stays, surgeries, tests, and treatments that your doctor determines are necessary.
- **Note:** Not all services provided at MMC are covered under the Financial Assistance Program (FAP). Services billed separately by other providers, like radiology or anesthesiology, as well as non-medically necessary services (e.g., cosmetic procedures), may not be covered.

### How Much Can You Save?

- **Discounts based on income:** Discounts are available for households earning below 400% of the FPL, allowing more people to qualify.
- **Caps on charges:** If you qualify, you will not be charged more than the Amounts Generally Billed (AGB) for applicable services, or any discount available under the FAP.

### How to Apply for Financial Assistance

Patients must apply for the program and meet eligibility requirements.

- **Get an application:** Application forms are available at the Financial Services Office, or on the hospital's website. Financial Representatives are available at the Financial Services Office to assist you.
- **Provide documents:** You will need to submit proof of income (e.g., pay stubs, tax returns) and household information. Completed applications should be mailed or hand-delivered to Maimonides Medical Center, Attn: Patient Financial Services, 4802 10<sup>th</sup> Avenue Brooklyn, NY 11219.

### Your Rights as a Patient

- **No discrimination:** Hospitals cannot deny emergency care based on your ability to pay.
- **Privacy:** Your financial information is kept confidential and used only to determine your eligibility.
- **Payment plans:** If you don't qualify for full financial assistance, the hospital can offer a low-cost payment plan to help manage your bills.

### What If I Don't Qualify?

If you don't qualify for this program, you may still be eligible for Medicaid or the state's health insurance marketplace. The hospital can help you explore your options.

### Need Help?

Contact the Patient Financial Service at (718) 283-7790 for more information or to make an appointment. The office can guide you through the process. For outpatient Mental health Services, please contact the Psychiatry Cashier/Registration located at 920 48<sup>th</sup> St., Brooklyn, NY 11219, or call (718)283-8177