

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

Maimonides Medical Center provides reduced fees for low income residents of New York City who are uninsured or who have exhausted their health benefits, with special rules for emergency services. 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.

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 physicians); and
- Copayments and deductibles.

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 a reduced fee?

You must speak with a Financial Counselor who will work with you to determine if you are eligible for public insurance (e.g., Medicaid, Family Health Plus, Child Health Plus, Prenatal Care Assistance Program), a reduced fee or other financial assistance. Please contact Financial Services Department at 718-283-7790 to begin this process. **For Mental Health related services please contact CMHC Registrars at 718-283-8144.**

Am I eligible for a reduced fee?

The financial assistance program is based on federal poverty levels for family size and income, and overall liquid assets (bank account/s, 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.

In addition to being financially eligible, you are required to provide certain documentation for the financial assistance application and otherwise cooperate with the staff helping them in the process.

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, Family Health Plus, Child Health Plus, Prenatal Care Assistance Program). To be eligible for a reduced fee, you must provide any needed information or documentation as well as cooperate with Maimonides' financial staff.

Financial assistance must be requested within 90 days of the date of the service 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 CMHC related services, the Registrar's Office** will review the information and make a decision within 10 business 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 CMHC Registrar's Office** 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.

What happens if my 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.

If your application is declined, you have the right to appeal the decision within 30 days of notification. The Vice President of Finance (Financial Services) and for Psychiatry related services, the Administrator for Psychiatry will decide appeals. Appeals should be made in writing (or in person, by appointment) to the Vice President of Finance (Financial Services) at the following address:

**4802 Tenth Avenue
Brooklyn, NY 11219
718- 283-7753**

However, if declined on appeal the Financial Counselor will then work with you to arrange a payment plan.

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

Prescriptions and nursing home care are 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. If you wish to obtain more information about financial assistance for outpatient psychiatric services, please call the Manager, 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**



Financial Assistance Program
Frequently Asked Questions