

Financial Assistance Summary

Catskill Regional Medical Center recognizes that there are times when patients in need of care will have difficulty paying for the services provided. Our Financial Aid program provides discounts to qualifying individuals based on your income. In addition, we can help you apply for free or low-cost insurance if you qualify. Just contact our Credit Office at 845-794-3300 x2590.

Who qualifies for a discount?

Financial Assistance is available for New State Residents who qualify under the CRMC Financial Aid guidelines. All uninsured patients will receive a discount at time of billing.

Those patients who have difficulty paying a discounted rate or who can't afford to pay for insurance deductibles, coinsurance or co pays can also apply for assistance through the CRMC Financial Aid Program.

You may apply for a discount regardless of immigration status.

What are the income limits?

The amount of the discount varies based on your income and the size of your family. These are the income guidelines for the CRMC Financial Aid Program:

| Sliding Scale for Uninsured and Underinsured | | | | | | | | | |
|---|----------|----------|----------|----------|-----------|-----------|-----------|-----------|----------|
| 2017 | | | | | | | | | |
| Family Unit | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | Discount |
| FPL | \$12,060 | \$16,240 | \$20,420 | \$24,600 | \$28,780 | \$32,960 | \$37,140 | \$41,320 | 100% |
| % Above FPL | | | | | | | | | |
| 200 | \$24,120 | \$32,480 | \$40,840 | \$49,200 | \$57,560 | \$65,920 | \$74,280 | \$82,640 | 100% |
| 250 | \$30,150 | \$40,600 | \$51,050 | \$61,500 | \$71,950 | \$82,400 | \$92,850 | \$103,300 | 75% |
| 300 | \$36,180 | \$48,720 | \$61,260 | \$73,800 | \$86,340 | \$98,880 | \$111,420 | \$123,960 | 50% |
| 350 | \$42,210 | \$56,840 | \$71,470 | \$86,100 | \$100,730 | \$115,360 | \$129,990 | \$144,620 | 25% |
| <i>More than 350% above FPL not eligible</i> | | | | | | | | | 0% |
| <i>Budget up to 10% of income per month</i> | | | | | | | | | |
| For families/households with more than 8 persons, add \$4,180 for each additional person. | | | | | | | | | |

*Based on the 2017 Federal Poverty Guidelines

What if I do not meet the income limits?

If you cannot pay your bill, CRMC offers a payment or budget plan for monthly payments.

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Can someone explain the discount? Can someone help me apply?

Yes, free, confidential help is available.

If you do not speak English, someone will help you in your own language.

The Financial Advocate can assist you in applying for insurance through NYS Marketplace.

If you do not qualify for Medicaid or other low cost insurance, they will help you apply for a discount.

What do I need to apply for a discount?

Proof of Identity Photo ID

Proof of Income Pay stubs, letter from employer

Proof of Address Rent receipt, mortgage stub, utility bill

Bank statement Checking and savings statement

What services are covered?

All medically necessary services provided by CRMC are covered by the discount. This includes outpatient services, emergency care, and inpatient admissions.

Charges from *private doctors* who provide services in the hospital are not covered by the hospital discounts. You should talk to your private doctors to see if they offer a discount or payment plan.

How much do I have to pay?

Our Financial Advocate can give you the details about your specific bill amount once your application is processed.

How do I get the discount?

You have to fill out the application form. As soon as we receive all necessary documents, we can process your application for a discount according to your income level.

You can apply for a discount before you have an appointment, when you come to the hospital to get care, or when the bill comes in the mail.

Send the completed form to the Financial Advocate office.

How will I know if I was approved for the discount?

CRMC will send you a letter after completion and submission of documentation, telling you if you have been approved and the level of discount received. In case of a denial, you will have the opportunity to appeal our decision.

What if I receive a bill while I'm waiting to hear if I can get a discount?

You will not be required to pay a hospital bill while your application for a discount is being considered. If your application is turned down, the hospital must tell you why in writing and must provide you with a way to appeal this decision.

What if I have a problem I cannot resolve with the hospital?

You may call the New York State Department of Health complaint hotline at 1-800-804-5477.

