When it comes to providing healthcare, Vassar Brothers Medical Center’s goals are:

- To treat all patients equitably and with dignity, respect and compassion;
- To serve the emergency health care needs of everyone, regardless of a patient’s ability to pay for care;
- To assist patients who cannot pay for all or part of the care they receive; and
- To balance needed financial assistance for some patients with broader fiscal responsibilities in order to keep our doors open for all who may need care in the community.

Due to high health insurance costs, many individuals and families in our community have no health insurance or inadequate health insurance. We believe that fear of a hospital bill, or one’s inability to pay it, should never get in the way of you receiving essential health services. To that end, we are committed to:

- Providing the same level of quality healthcare to each patient, including patients who are not able to pay for such care;
- Removing financial roadblocks to health care that exist for many patients and families in our community;
- Maintaining respect and compassion for patients and families;
- Promptly providing accurate information to patients and representatives about our financial aid policies in a timely and consistent manner; and
- Helping patients and their representatives learn about and gain access to government health insurance programs.

**Right to Pay Balance in Full:** You may at any time pay the entire unpaid balance in full in person, by telephone or mail. Payment (by cash, check, American Express, Discover, MasterCard or Visa) may be made at the Cashier’s office located on the 1st floor, Monday-Friday 8:15am to 4:45pm, or at the Admitting Office during off-hours.

**Medicaid:** If you have no insurance we will assist you with applying for Medicaid coverage. Our Financial Representatives are able to answer any questions you may have and/or to assist you with the Medicaid application process.

Additionally, we are able to provide you with Medicaid application assistance at your bedside and/or at your home, if needed. We can help you complete the application at your bedside, assist you in obtaining the required documents and file the application on your behalf at your local Social Services office. Your signed consent will be required for us to continue with the Medicaid application process on your behalf.

**Family Health Plus (FHP) or Healthy New York:** In addition to Medicaid, you may also be eligible for health care coverage through FHP or the Healthy New York programs. These are government funded programs (based on income eligibility) that offer health care coverage and are effective for future health care needs, based on the date the application is submitted. You may obtain an application through our Business Office and/or your local Social Security office.

**Financial Assistance:** If you do not have (or you are not eligible for) insurance or health care coverage, whether through a private insurance carrier or through a government program, or your insurance or health care coverage is not adequate to cover your charges, you may be deemed eligible for a discount from your hospital charges. Information and applications for our Financial Assistance program are available to you upon request. We will review and process all Financial Assistance applications with the appropriate supporting documentation.
Documents required:  Copies of your pay stubs for the past three months
Copies of your most recent tax return
Copy of a Medicaid denial, if applicable

Medicare Recipients: Copy of your Social Security Check, Pension Check, Bank Statement showing direct deposit and most recent tax return

- **Uninsured Discount Rate:** If you do not have insurance and do not qualify for Medicaid or some other government program, you may be eligible to receive our Uninsured Discount. Our Uninsured Discount Rate adjusts the balance of your bill to a comparable rate that we would expect to be paid from an insurance carrier. This rate is based upon your Diagnosis and length of stay. The Financial Representative will be able to estimate this amount at time of admission. The final rate will be determined approximately 4 days after your discharge (once your medical records have been completed and coded).

- **Financial Need Discount Rate:** If you receive an Uninsured Discount but are still left with an adjusted balance that you feel you cannot pay, you may be eligible to receive a Financial Need Discount. Your eligibility to receive a Financial Need Discount will be made by us and will be based upon your income and asset level, and will be in accordance with hospital policies and applicable laws.

**NYS Surcharge:** All adjusted balances that remain after insurance or the Uninsured Discount Rate is applied will be subject to a mandatory NYS surcharge amount of 8.95%. This NYS surcharge is not applied to Insurance Co-pay and/or deductible amounts.

**Prompt Payment Discount:** We will further discount your hospital charges related to insurance co-payments, insurance deductibles, and adjusted balances after insurance, provided your total payment is received while you are hospitalized or upon discharge. Prompt Payment Discount rates are as follows:

- 5% discount will be applied to balances of $500 or less
- 10% discount will be applied to balances over $501

**Payment Plan:** We offer all patients the opportunity to establish a payment plan on all unpaid balances. The criteria is listed below:

- $0.00- $500 6 months
- $501- $1,999 12 months
- $2,000- and over 18 months

We will work with you to establish a reasonable payment plan with respect to any portion of your hospital bill which is not eligible for the discounts as provided above.

**Patient and Guarantor Promise to Pay:** Each patient and/or his/her guarantor agrees to pay the charges set forth to Vassar Brothers Medical Center for the medical care and treatment to the patient.

**Contact Information:** Financial Assistance applications can be obtained from the Registration areas, Cashier window, Clinic Financial Counselor's office or by calling the number listed below. For any questions or assistance regarding the information provided above, please contact Customer Service at (845) 431-5699.