Moses Ludington Hospital recognizes that there are times when patients in need of care will have difficulty paying for the services provided. Our Patient Financial Assistance Program provides discounts to qualifying individuals based on your income. In addition, we can provide guidance in applying for free or low-cost insurance if you qualify. Just contact our Financial Counselor at 1-518-585-3900 or go to Registration for free, confidential assistance. Alternatively, you may contact our Patient Accounting Representative at 1-518-585-3788.

Who qualifies for a discount?

Financial Assistance is available for patients with limited incomes and no health insurance. Assistance is also available for patients whose outstanding balances after insurance payments exceed 5% of their annual income.

Everyone in New York State who needs emergency services can receive care and get a discount if they meet the income limits.

Legal residents of Essex, Clinton, Washington, Warren and Hamilton counties can get a discount on non-emergency, medically necessary services at Moses Ludington Hospital if they meet the income limits. You cannot be denied medically necessary care because you need financial assistance.

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. If you have no health insurance, these are the income limits:

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Annual Family Income</th>
<th>Monthly Family Income</th>
<th>Weekly Family Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Up to $75,810</td>
<td>Up to $6,318</td>
<td>Up to $1,458</td>
</tr>
<tr>
<td>2</td>
<td>Up to $101,990</td>
<td>Up to $8,499</td>
<td>Up to $1,961</td>
</tr>
<tr>
<td>3</td>
<td>Up to $128,170</td>
<td>Up to $10,681</td>
<td>Up to $2,465</td>
</tr>
<tr>
<td>4</td>
<td>Up to $154,350</td>
<td>Up to $12,863</td>
<td>Up to $2,968</td>
</tr>
<tr>
<td>5</td>
<td>Up to $180,530</td>
<td>Up to $15,044</td>
<td>Up to $3,472</td>
</tr>
<tr>
<td>6</td>
<td>Up to $206,710</td>
<td>Up to $17,226</td>
<td>Up to $3,975</td>
</tr>
<tr>
<td>7</td>
<td>Up to $232,890</td>
<td>Up to $19,408</td>
<td>Up to $4,479</td>
</tr>
<tr>
<td>8</td>
<td>Up to $259,070</td>
<td>Up to $21,589</td>
<td>Up to $4,983</td>
</tr>
</tbody>
</table>

* Based on the 2009 Federal Poverty Guidelines
What if I do not meet the income limits?

If you cannot pay your bill, Moses Ludington Hospital offers a monthly payment plan.

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

Yes, free confidential help is available. Call our Financial Counselor at 518-585-3900 or our Patient Accounting Representative at 518-585-3788.

If you do not speak English, we can arrange for someone to assist you in your own language.

A representative from Upper Hudson Primary Care Consortium is available to assist you in determining if you qualify for free or low-cost insurance, such as Medicaid, Child Health Plus and Family Health Plus. To arrange an appointment with the representative, residents of Essex, Clinton and Franklin counties may call 1-866-872-3740 (toll free) or 1-518-562-3740. Residents of Washington, Warren and Hamilton Counties may call 1-866-708-7912 (toll free) or 1-518-761-0300 Ext 223.

If it is determined that you do not qualify for free or low-cost insurance, our Financial Counselor or Patient Accounting Representative will be happy to assist you in applying for a discount.

What do I need to apply for a discount?

- Copies of three consecutive pay stubs or a letter from your employer indicating all income for the previous three months or a copy of your most recent tax return.

- One form of identification.

- One proof of residency.

- A Medicaid determination letter, if your monthly net income is below $1,417.00.

If you are unable to provide any of these, you may still be able to apply for financial assistance.

What services are covered?

All medically necessary services provided by Moses Ludington Hospital within the preceding 90-day period are covered by the discount. This includes outpatient services, emergency care and inpatient admissions. The discount does not cover physician services, radiologist services, ambulance services or consulting physician fees.

Accounts previously referred to a collection agency for attention do not qualify for a discount. Amounts applied as a Medicaid spenddown do not qualify for a discount.
How much do I have to pay?

The amount for an outpatient service or the emergency room starts from $1.00 depending on your income.

You will be notified in writing of your eligibility and your specific discount(s) once your application is processed.

How do I get the discount?

You have to fill out the application form. As soon as we have proof of your income, 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 Moses Ludington Hospital, 1019 Wicker Street, Ticonderoga 12883 or bring it to Patient Accounting (Room 615 in the basement of Adirondack Lakes) or to the main Registration desk.

You have up to 90 days after receiving services to submit the application.

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

Moses Ludington Hospital will send you a letter within 30 days after completion and submission of documentation, telling you if you have been approved and the level of the discount received.

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

You cannot 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 to a higher level within the hospital.

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 1-800-804-5447.

Revised 1/28/2009
Reviewed 6/1/10