FINANCIAL ASSISTANCE SUMMARY

Lutheran Medical Center knows that there are times when patients have a hard time paying for the services they need. If you have trouble with your hospital bills, you may be able to pay at a discounted cost or fee. Lutheran Medical Center’s Charity Care program will work with you to see if you qualify for a discount based on how much money you make. We can also help you apply for low-cost or free insurance if you qualify. Please call our Patient Service Associates at 718-630-6252 for free, private help.

Who qualifies for a discount?

Patients who do not make a lot of money and who have no health insurance qualify for a discount. Patients who have insurance but have used up their benefits or have high co-payments or deductibles that they cannot afford also qualify for a discount.

Anyone who needs emergency services can receive care and pay a discount if their income – the money they make – meets certain limits.

All patients can pay a discount for non-emergency services that are medically necessary if they meet the income limits. The hospital cannot refuse to give you medically necessary care because you need help paying your bill.

You may apply for a discount no matter what your immigration status is or where you live.

What are the income limits?

The discount is based on your income and the size of your family. These are the income limits:

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Yearly Family Income</th>
<th>Monthly Family Income</th>
<th>Weekly Family Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Up to $32,490</td>
<td>Up to $2,705</td>
<td>Up to $624</td>
</tr>
<tr>
<td>2</td>
<td>Up to $43,710</td>
<td>Up to $3,640</td>
<td>Up to $840</td>
</tr>
<tr>
<td>3</td>
<td>Up to $54,930</td>
<td>Up to $4,575</td>
<td>Up to $1,036</td>
</tr>
<tr>
<td>4</td>
<td>Up to $66,150</td>
<td>Up to $5,510</td>
<td>Up to $1,272</td>
</tr>
<tr>
<td>5</td>
<td>Up to $77,370</td>
<td>Up to $6,445</td>
<td>Up to $1,487</td>
</tr>
<tr>
<td>6</td>
<td>Up to $88,590</td>
<td>Up to $7,380</td>
<td>Up to $1,703</td>
</tr>
</tbody>
</table>

What if I do not meet the income limits?

If your income is too high to meet the income limits, and you cannot pay your bill, Lutheran Medical Center offers a payment plan to all patients.
**Can someone at Lutheran help me understand the discount and help me apply for a discount?**

Yes. Free, private help is available. Call Patient Accounts at 718-630-6252. Ask to speak to a Patient Service Associate. The Patient Service Associate will help you fill out all the forms and tell you what documents you need to bring.

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

The Patient Service Associate can also tell you if you qualify for low-cost or free insurance, such as Medicaid, Health Plus, Child Health Plus and Family Health Plus. If the Patient Service Associate finds that you do not qualify for low-cost insurance, they will help you apply for a discount.

**What documents do I need to bring if I want to apply for a discount?**

You will need to prove your family size. You need birth certificates, or baptismal papers, or a marriage license, or passports for you and your family members.

You will also need to prove your income. You need three months of pay stubs from your job or three months 1099 or W-2 for the last tax year or a letter from your job stating your yearly income.

If you cannot bring any of these, you may still be able to apply for financial help.

**What services are covered?**

All medically necessary services provided by Lutheran Medical Center qualify for the reduced fee. This includes emergency care, inpatient admissions, and outpatient care.

Services provided by a doctor who works for Lutheran Medical Center, Shore Road Radiology, Shore Road Cardiology, LMC Physician Services, or LMC Physical Therapy Services are also covered.

Sometimes, private doctors provide care in the hospital. Charges from these doctors may not be covered. You should talk to private doctors to see if they offer a reduced fee or a payment plan.

**How much do I have to pay?**

How much you pay depends on how much money you make. The cost for outpatient or emergency room service starts at $0 for children and pregnant women. The cost for outpatient or emergency room service starts at $15 for adults.

After your request is processed, the Patient Service Associate will talk with you about how much you will pay.

You will be asked to make a deposit or a pre-payment. A deposit means paying some of your bill before you receive services. A pre-payment means paying all of your bill before you receive services. Your deposit or pre-payment will not be
more than the amount Medicaid would pay. Patients who cannot pay the full deposit or pre-payment will be asked to sign a promissory note for the balance due. A promissory note is a promise to pay. All deposits will be considered part of our financial assistance consideration.

**How do I get a discount?**

You have to fill out a request form. You also have to bring in documentation of your income and family size. When we have your documentation, we can process your request.

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

Bring the completed form to Patient Accounts in Room 2-40 at the hospital. You have up to 90 days after receiving services to request for a discount.

**How will I know if I qualify for the discount?**

The Patient Service Associate will tell you if you qualify. If you bring in your documentation at the time you bring in your request form, you will find out the same day.

**What if I get a bill while I’m waiting to hear if I qualify?**

If you get a bill and have not yet filled out the request form, please fill out the form and bring it with your documentation and your bill to Patient Accounts as soon as possible. Remember, you have 90 days after receiving services to bring in your application.

**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