"We advocate for accessible health care and quality of life for all, especially those who are poor."

Excerpt from Mission Statement
St. Peter's Health Care Services
St. Peter’s Hospital was founded by the Religious Sisters of Mercy in 1869.

The hospital was built with the mission to be a transforming, healing presence in the community with a special commitment to poor persons, especially women and children.

Today, this commitment is at the core of our mission and values, believing that each person should be treated with dignity and compassion. At St. Peter’s, we provide care for persons who are in need and give special consideration to those who are most vulnerable, including those who are unable to pay and those whose limited means make it extremely difficult to pay medical bills. The Charity Care Program was created to ensure that members of our community are able to access needed medical care, regardless of what they can afford to pay, or their race, color, religion, sex, age, national origin, citizenship, veteran status, marital status, handicap, or sexual orientation.

What is St. Peter’s Hospital Charity Care Program?

The Charity Care Program allows persons to receive medically necessary services at no charge or reduced charge when they meet certain eligibility requirements. It is not an insurance program and is not meant to replace benefits that are, or could be, received from government-supported programs (Medicare, Medicaid, Child Health Plus, Family Health Plus, and the Elderly Pharmaceutical Insurance Coverage (EPIC) insurance program). Instead, Charity Care covers the cost of medical care “forgiven” by St. Peter’s Health Care Services for persons who are unable (through no private means, public aid, support or personal ability to pay) to pay for health care services or persons unable to gain access to health care because of limited resources, inadequate education, or discrimination.

Who is Eligible?

Participants must meet the program’s income and resource requirements set by St. Peter’s Hospital. These requirements are based on federal poverty guidelines and change every year. The guidelines can be found on the Charity Care page online at www.stpeters.org, or by calling St. Peter’s Financial Counselors at (518) 525-1565 or (518) 525-6760.

How do I Apply?

If you tell us that you will have trouble paying for medically necessary health care, you will be evaluated for Charity Care assistance. This evaluation is done by a St. Peter’s Hospital Financial Counselor. A Charity Care application is available online at www.stpeters.org or by contacting a financial counselor by calling (518) 525-1565 or (518) 525-6760.

Rejection of acceptance or eligibility will be sent to applicants by mail. Applications are processed within 30 days. Please note: Notice of acceptance does not offer Charity Care coverage for future services; only for the services requested. Persons must contact a financial counselor and re-apply with each new medically necessary service they wish to have covered.

In addition to determining Charity Care eligibility, financial counselors can also help patients apply for alternative payment programs (e.g. Medicaid). They can also help patients set up payment plans or other financial arrangements.

The need for Charity Care is a sensitive and personal issue for patients. All counselors are trained with confidentiality and respect for each person.

What Other Programs Are Available?

To find out if you are eligible for any government programs, contact your county’s Department of Social Services, or the Healthy Capital District in Sidney at (518) 462-7040. You may also call:

- Child Health Plus, a health insurance plan for children under the age of 19. Children must be residents of New York state. For more information, call (800) 498-4541.
- Elderly Pharmaceutical Insurance Coverage (EPIC) is a New York state-sponsored prescription drug plan for senior citizens. New York State residents can join EPIC if they are 65 or older and meet income requirements. For an application, call (800) 332-3742.
- Family Health Plus is a public health insurance program for all those between 19 and 64 who do not have health insurance — either on their own or through their employers — who have incomes too high to qualify for Medicaid. For more information, call (877) 994-PLUS or (877) 994-7567.
- Healthy NY is a program designed to encourage small employers with 50 or fewer employees to offer health insurance coverage to their employees, dependents, and other qualified individuals. Healthy NY is also available to eligible working uninsured individuals, including those with no employer, for more information call 1-866-343-8749 (www.healthyny.com).
- Medicaid is a program for New York state residents who cannot afford to pay for medical care. Persons may be covered by Medicaid if they meet income guidelines. For more information, call 1-800-624-6222 (www.hhs.gov).
- Medicare is a government health insurance program for people age 65 or older, and certain younger people with disabilities, who meet certain income, resources, or disability requirements. For more information, contact your county’s Department of Social Services.
- Prescription Drug Coverage includes a variety of drug plans. For more information, call 1-800-332-3742.
- The Prescription Drug Assistance Program offers help for eligible individuals and individuals with disabilities who are members of Medicaid, Medicare, or other state programs.
- The Pregnancy Care Assistance Program offers help for pregnant women and their children in New York state. For more information, call 1-800-533-3006.
Eligibility for the Charity Care Program uses a sliding fee scale based on MONTHLY GROSS INCOME/RESOURCES. PROOF OF INCOME INCLUDING YOUR TAX RETURN MUST ACCOMPANY THE APPLICATION. If tax returns were not filed then a copy of your W-2 should accompany the application.

Examples of income/resource verification include:

1. Most Recent Calendar Year Income tax returns. Applications will not be processed until a complete, current Income Tax Return is provided.
2. Current Bank Statements.
3. Last 4 pay-stubs from your employer or a written statement from your employer indicating gross income.
4. Proof of address (telephone/electric bill)
5. Proof of Medicaid/Family Health Plus determination
6. Property Tax Bill(s) for all non-primary residence property AND Current Mortgage Statement (s) for all non-primary residence property.
7. If applicable, verification of social security, unemployment benefits, workers' compensation, Disability benefits, VA benefits, child support, alimony, retirement pension or public assistance budget.
8. A written statement declaring your income and how you have been supporting yourself and Household for the past year.
9. Visa/Passport.

If you are requesting benefits through the Charity Care Program and it is determined that your income is within the Medicaid or Family Health Plus guidelines you will be required to apply for Medicaid/Family Health Plus prior to your application for this program. You must provide a copy of the written eligibility determination from Medicaid/Family Health Plus to the Financial Counselor Office. Individuals through the age of 19 will be required to apply to the Child Health Plus Program through any one of the various carriers.

To be eligible for Charity Care, Medicare eligible beneficiaries are required to apply in Medicare Parts B and D. Medicare beneficiaries are not eligible for prescription coverage through the Charity Care Program.

Please note the Charity Care Program is NOT health insurance. It is a private, internal program of St. Peter's Hospital designed to provide health care for those who qualify with significantly reduced fees. The Charity Care Program discounts cover most services provided by St. Peter's Hospital or St. Peter's Ambulatory Health Centers. Non-covered services include dental services not medically necessary and dental lab fees, cosmetic surgery, durable goods, such as supplies for use at home, services provided by St. Peter's Nursing and Rehab Center/Our Lady of Mercy Life Center and private physicians. Some physicians voluntarily recognize the SPH Charity Care Program criteria and may offer you a discount for their charges if you ask them specifically.

If you have prescription coverage through your health insurance, you must follow their guidelines. Charity Care will not cover prescriptions that would have been filled according to your insurance guidelines. Prescription coverage is only applicable for those services received at St. Peter's Hospital or its clinics.

COVERAGE IS NOT GUARANTEED UNTIL AN APPROVAL HAS BEEN GRANTED. If you receive any hospital bills during the eligibility period, you can return them to St. Peter's Business Office with a copy of your approval letter for the appropriate discount to be taken. The discounted portion of the bill will depend on household income and the number of residents as determined by the following scale (see guidelines).

Please complete and submit the application within 30 days of receiving...
## 2010 Household Income and Resource Guidelines

(based on HHS Poverty Guidelines)

St. Peter's Hospital Charity Care Guidelines

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<th>Under 200% FPL</th>
<th>201% - 250% FPL</th>
<th>251% - 300% FPL **</th>
<th>301% - 350% FPL</th>
<th>351% - 400% FPL</th>
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<tbody>
<tr>
<td>Impatient Discount</td>
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<td>84%</td>
<td>76%</td>
<td>68%</td>
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<tr>
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<td>10,800</td>
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* To a maximum of 20% of prevailing Medicare reimbursement.
** To a maximum of prevailing Medicare reimbursement.

Asset Criteria: Individual assets cannot exceed $13,800. Family assets cannot exceed $27,600.

Primary residence, Traditional/ROTH IRAs or other comparable retirement savings accounts, College Savings accounts, and primary vehicles will not be considered in meeting the asset criteria limits.

### Individual Assets:

- [ ]

### Family Assets:

- [ ]

**Assets Include:**

- A. Cash
- B. Savings accounts
- C. Checking accounts
- D. Certificates of deposits
- E. Equity in Real Estate (other than primary residence)
- F. Other assets (Treasury Bills, negotiable paper)
- G. Stocks & Bonds
- H. Total

*Family size includes self, spouse, and any minor children. A pregnant woman is counted as two family members.*

1/1/10