

## How do I apply for financial assistance?

### STEP 1 - Fill out an application form.

The form is available at any of our registration areas, online at our websites, or by phone.

### STEP 2 - Provide copies of all of the following that apply:

- Medicaid determination letter
- Pay stubs for each household earner
- Bank statements for the past 3 months
- Social Security benefit and investment statements
- Unemployment statement
- Workers' Compensation statement

### STEP 3 - Please return the application and copies of items above to:

- 1) Patient Admissions
- 2) Or mail to:  
the addresses at which you received services (see back of brochure).

### STEP 4 - We review your application.

We will review your application in accordance with the guidelines outlined in this brochure. If there are special circumstances that affect your ability to pay, these will be reviewed by an interdisciplinary review committee. You may be contacted for additional information during our review.

### STEP 5 - You receive a decision.

You will receive a written decision no later than 30 days after the receipt of a completed application. If you are denied assistance, you will be provided with a reason for denial and information on how to set up an interest-free payment plan.

### Cayuga Health System Collections Policy (cont'd)

- Collection action will not take place if you are eligible for Medicaid at the time of service and you cooperate with Cayuga Health System to collect from the Medicaid program.
- Your 4th and final statement will be sent to you and will serve as a 30 day notice of pending collection action. Please take this time to call one of our financial counselors and do not assume this notification is a mistake.
- Any collection agency that works with a facility that participates in Cayuga Health System's financial assistance policy is required to follow that policy.
- You will receive notice from the collection agency 30 days before any legal action or extraordinary collections actions (ECAs) take place such as reporting to credit agencies and placing a lien on your property.
- To avoid collection action being taken against you, please talk to one of our financial counselors about a monthly payment plan that will be based on 10% or less of your gross income.

#### For more information:

##### Cayuga Medical Center

Patient Accounting, Attn: Financial Assistance  
101 Dates Drive  
Ithaca, New York 14850  
Hours: M-Th 8:00 a.m.-4:00 p.m., F 8:00 a.m.-3:00 p.m.  
(607) 274-4400 or [billinghelp@cayugamed.org](mailto:billinghelp@cayugamed.org)  
[cayugamed.org](http://cayugamed.org)

##### Schuyler Hospital

Attn: Financial Counselor  
220 Steuben Street  
Montour Falls, New York 14865  
Hours: M-F 8:00 a.m.-4:00 p.m.  
(607) 535-8621 or (607) 535-8600  
[schuylerhospital.org](http://schuylerhospital.org)

##### Cayuga Medical Associates

Attn: Financial Aid  
1301 Trumansburg Rd. Suite B  
Hours: M-F 8:30 a.m.-4:30 p.m.  
Ithaca, New York 14850  
(607) 882-0010  
[cayugamedicalassociates.org](http://cayugamedicalassociates.org)

# Providing Health Care for Those in Need

## FINANCIAL ASSISTANCE



## Our Financial Assistance Policy

- Cayuga Health System is committed to providing excellent care regardless of an individual's ability to pay.
- Cayuga Health System's Financial Assistance Policy (FAP) applies to the following organizations: Cayuga Medical Center, Schuyler Hospital, and Cayuga Medical Associates.
- Any eligibility determination will be shared by all the organizations listed above that participate in Cayuga Health System's FAP. This streamlined application will save you time and hassle by allowing you to qualify for assistance at all participating organizations by submitting one application. Your personal information will remain confidential and secure.
- To reduce unnecessary reapplication to CHS' FAP, an approved application will be effective starting 120 days prior to the "Date of Application" (the date listed in the top right hand corner of your application) and ending 12 months from the date your eligibility determination was made. The effective dates of your FAP Discount will be listed on your ID card and in our system.
- Cayuga Health System's FAP covers only medically necessary care, as defined by New York State, including, but not limited to Emergency Services.
- Charges for private physicians who provide services to you in the hospital do not fall under the Cayuga Health System FAP. A full list of providers who do and do not fall under our FAP is available on our websites.



## Qualifying for Financial Assistance

Whether you are uninsured or insured, you may qualify for full or partial financial assistance if your household income is at or below 300% of the Federal Poverty Level. To see if your household income falls within 300% of the Federal Poverty Guidelines for the 48 Contiguous States and District of Columbia please visit: <https://aspe.hhs.gov/poverty-guidelines>.

- If your household income is at or below 100% of the Federal Poverty Level, only a nominal fee (outlined below) is required, the rest will be covered by financial assistance.

Inpatient Services	\$150/Discharge
Ambulatory Surgery	\$150/Discharge
MRI Testing	\$150/Discharge
ED/Clinic & Physician Services	\$15/Visit
Prenatal & Pediatric Clinic Services	No Charge
Ancillary Services	No Charge

- If your household income is greater than 100%, but less than or equal to 300% of the Federal Poverty Level, you may be eligible for a sliding scale discount.
- To qualify for financial assistance you must live in Cayuga Health System's service area which includes the following counties: Cayuga, Chemung, Cortland, Schuyler, Seneca, Tioga, and Tompkins.
- If you are considering financial assistance to help cover the costs of your care, you may be eligible for free or low cost, state or federally funded insurance programs like Medicaid. A financial counselor can refer you to someone who can help you apply for these programs.
- If you do not qualify for financial assistance, but believe you have special circumstances, you can request your case be reviewed by an interdisciplinary review committee.

## Applying for Financial Assistance

FAP applications can be accessed electronically by clicking on the "Financial Assistance Application" button on our websites. Paper FAP applications are available in our Patient Accounting Offices.

- Patients may apply up to 120 days from the date of your first billing statement (Application Period).
- You may be sent to collections during the Application Period if a complete application is not submitted and no payment plan arrangements are made with our Patient Accounting Office(s).
- If you need assistance filling out the application please contact our Financial Counselor(s).
- By applying and qualifying for the financial assistance program:
  - You may not be charged more than the amounts generally billed to an insured patient.
  - You must notify a financial counselor if your household income changes \$5,000 or more.
  - You will receive a card noting the effective dates of your FAP eligibility and will not need to reapply for a 12 month period following the determination of your eligibility.

Our financial assistance brochure is available in Chinese. Please contact a financial counselor for this translation.

## Cayuga Health System Collections Policy:

If you have difficulty paying your bill, please contact one of our Financial Counselors. If you do not qualify for financial assistance and a payment plan or other financial arrangements are not made to pay your bill, your account will be sent to a collection agency.

- If you have completed a financial assistance application and are awaiting a determination, your account will not be sent to collections.

(Continued on back of brochure)