

## Centralus Health System Financial Assistance Policy – Plain Language Summary

The Financial Assistance Policy (“FAP”) of Centralus Health System, which includes the following:

Cayuga Medical Center	Arnot Ogden Medical Center	SJH Behavioral Science Unit
Schuyler Hospital	Arnot Medical Services	New Dawn Rehabilitation Services
Cayuga Addiction Recovery Services	Visiting Nurse Services	St. Joseph’s Hospital
Cayuga Medical Associates	Cayuga Health Transport	Ira Davenport Memorial Hospital

Patients will not be denied admission, medically necessary treatments or services because of an unpaid medical bill. Financial Assistance is available to patients who are uninsured or underinsured. Immigration status is not considered when determining eligibility for financial assistance.

### Uninsured

A patient is considered uninsured if they have no health insurance and meet the income threshold for financial assistance.

### Underinsured

A patient is considered underinsured if they have health insurance but whose paid medical expenses (excluding insurance premiums) have exceeded 10% of their income in the last 12 months.

If you are having trouble paying your medical bill, you may qualify for a discount. Patients are encouraged to complete & submit a financial assistance application. A free copy is available in registration areas, online at [Cayugahealth.org](http://Cayugahealth.org), [Arnothealth.org](http://Arnothealth.org) or by calling (607)252-3728. Patients may apply for financial assistance at any point, starting from the date of service and throughout the collections process.

**Submit or mail** your completed application where you received your care:

Cayuga Medical Center, Cayuga Medical Associates, Schuyler Hospital		Arnot Health
Cayuga Medical Center Attention: Financial Counselors 101 Dates Drive Ithaca, NY 14850 (607) 252-3728		Arnot Health Attention: Financial Assistance 600 Roe Ave Elmira, NY 14905 (607) 271-3827

**Financial Assistance Eligibility:** Generally, uninsured and underinsured patients may be eligible for full financial assistance when their family household income is less than 200% of the Federal Poverty Level (“FPL”). Patients with household income greater than 200% but less than or equal to 400% of FPL may be eligible for discounted care. For those who qualify for Financial Assistance, monthly payment plans for medical bills may not exceed 5% of the patient’s gross monthly income. Any interest on the unpaid balance cannot exceed 2%.

### [Federal Poverty Level Guidelines](#)

Patients may qualify for financial assistance for emergency services if they reside in New York State and for all other services if they reside within the hospitals primary service area which includes Cayuga, Chemung, Cortland, Schuyler, Tioga, Steuben, Thompsons, and Northern Tioga, PA. Patients that are eligible for Financial Assistance may not be charge more than the Amount Generally Billed (AGB) for emergency or other medically necessary care.

Federal Poverty Level	Discount Amount
Below 200% FPL	Waive all charges
200% - 300% FPL	<b>Uninsured patients:</b> Sliding scale up to 10% of the amount that would have been paid for the services(s) by Medicaid. <b>Underinsured patients:</b> Up to a maximum of 10% of the amount that would have been paid pursuant to such patient’s insurance cost sharing.
301% - 400% FPL	<b>Uninsured patients:</b> Sliding scale up to 20% of the amount that would have been paid for the services(s) by Medicaid. <b>Underinsured patients:</b> Up to a maximum of 20% of the amount that would have been paid pursuant to such patient’s insurance cost sharing.