Richmond University Medical Center

**Financial Assistance Policy – Plain Language Summary**

Richmond Medical Center d/b/a Richmond University Medical Center (“RUMC”) Financial Assistance Policy (“FAP”) exists to provide financial assistance to patients who have healthcare needs and are uninsured, underinsured, ineligible for other government assistance, or are otherwise unable to pay for emergency or other medically necessary healthcare services based on their individual financial situation. Patients seeking financial assistance must apply for the program, which is summarized herein.

Eligible Services - Financial assistance is only available for emergency or other medically necessary healthcare services. Not all services provided within RUMC’s hospital facility are covered under the FAP. Certain services which are separately billed by other providers may not be covered under the FAP.

Eligible Patients - Patients receiving eligible services, who satisfy the eligibility criteria and submit a completed financial assistance application including all required documentation.

How to Apply – The FAP and FAP Application may be obtained/completed/submitted as follows:

* Download the documents from the following website: <https://www.rumcsi.org/patients-visitors/billing-and-insurance/financial-assistance-summary/>
* Request documents mailed to you by calling our Financial Assistance Office at (718)818-2289 or (718)818-2330
* Paper copies are available within the following areas throughout the Hospital facility: Emergency Department, Intake/Registration/Patient Access Areas, and Financial Assistance Office.
* Request documents by mail at:

Richmond University Medical Center

Attention: Financial Assistance Office

355 Bard Ave.

Staten Island, NY 10310

* Completed Applications (with all required supporting documentation) should be hand-delivered or mailed to Richmond University Medical Center Attn: Financial Assistance Office, 355 Bard Ave. Staten Island, NY 10310
* Financial Representatives are on-site at the Financial Assistance Office to assist individuals with the FAP Application.

Financial Assistance Eligibility: Generally, uninsured and underinsured patients may be eligible for full financial assistance when their family household income is less than or equal to 100% of the Federal Poverty Level (“FPL”). Patients with household income greater than 100% but less than or equal to 400% of FPL may be eligible for discounted care.

Financial Assistance levels, based solely on FPL, are:

* Family Income at 0 to 100% of FPL

Full Financial Assistance; $0 is billable to the patient.

* Family Income at 100% to 400% of FPL

Partial Financial Assistance (20% to 90% discount based on FPL); AGB is maximum billable to the patient.

Note: Other criteria beyond FPL are also considered (i.e., residency, insurance/other medical coverage, asset level), which may result in exceptions to the preceding. RUMC Financial Representatives review submitted applications and determine financial assistance eligibility in accordance with the FAP.

Any individual determined to be eligible for financial assistance under the FAP will not be charged more than Amounts Generally Billed (“AGB”) for emergency or other medically necessary healthcare services. Any FAP-eligible individual will always be charged the lesser of AGB or any discount available under the FAP.

Availability of Translations: The FAP, Application and PLS are available in English and in the primary language of populations with limited proficiency in English (“LEP”) that constitutes the lesser of 1,000 individuals or 5% of the community served by RUMC.

For help, assistance or questions please call the Financial Assistance Office at (718)818-2289 or (718)818-2330.