# Richmond University Medical Center

## Plain Language Summary of the Financial Assistance Policy (FAP)

Richmond Medical Center d/b/a Richmond University Medical Center (“RUMC”) offers a Financial Assistance Policy (FAP) to help patients who are uninsured, underinsured, ineligible for government programs, or otherwise unable to pay for emergency or other medically necessary healthcare services based on their financial situation. This summary provides an overview of the program and how to apply.

### Eligible Services

Financial assistance is available for emergency or medically necessary services provided by RUMC. Not all services performed at the hospital are covered under the FAP. Services provided by physicians or providers who bill separately and are not salaried employees of the hospital may not be covered.

### Eligible Patients

Patients may qualify for financial assistance if they:

* Receive emergency or medically necessary care,
* Submit a completed application with required documentation, and
* Meet income and residency eligibility criteria.

RUMC accepts financial assistance applications at any time, including after services are rendered or during the collections process. Immigration status and patient assets will not be considered when determining eligibility.

### How to Apply

The New York State Uniform Financial Assistance Application can be:

* Downloaded at: <https://www.rumcsi.org/patients-visitors/billing-and-insurance/financial-assistance-summary/>
* Requested by phone: (718) 818-2289 or (718) 818-2330
* Obtained in person at the Emergency Department, Patient Access areas, or the Financial Assistance Office
* Requested by mail at:

Richmond University Medical Center
Attn: Financial Assistance Office
355 Bard Avenue, Staten Island, NY 10310

Completed applications should be submitted in person or by mail to the above address. Staff are available to help.

### Financial Assistance Eligibility

Eligibility is based on the household's gross monthly income. Assistance levels are:

* 0–200% FPL: All charges waived
* 201–300% FPL: Discounted up to 10% of Medicaid rate (uninsured) or 10% of patient’s cost sharing (underinsured)
* 301–400% FPL: Discounted up to 20% of Medicaid rate (uninsured) or 20% of cost sharing (underinsured)

Underinsured patients are those who have paid more than 10% of their income in out-of-pocket medical expenses within the past 12 months. Patients cannot be required to pay while their application is pending.

### Payment Plans and Interest

Monthly payment plans are available for patients who cannot pay in full. These plans will not exceed 5% of the patient's gross monthly income unless the patient voluntarily agrees to a higher amount. Any interest on unpaid debt will not exceed 2% annually.

### Billing Limits

Patients approved for financial assistance will not be charged more than the Amounts Generally Billed (AGB) for emergency or medically necessary services. Patients will be charged the lesser of the AGB or their eligible discount.

### Credit Card Use

Patients who pay using a credit card must be informed that:

* Medical bills paid by credit card are no longer considered medical debt
* They forgo legal protections such as:
	+ Prohibition of wage garnishment and liens
	+ Limits on credit bureau reporting
	+ Restrictions on interest rates

Patients must affirmatively acknowledge these risks before paying with a credit card.

RUMC will not require patients to provide a credit card or pre-authorize a charge for emergency or necessary care.

### Language Access

The FAP, Application, and this Summary are available in English and in the primary language of any population with Limited English Proficiency that constitutes the lesser of 1,000 individuals or 5% of RUMC’s service area.

### Need Help?

For help, questions, or to request assistance with the application process, please contact:
 (718) 818-2289 or (718) 818-2330