



# Garnet Health

## Financial Assistance Summary

**Garnet Health recognizes that there are times when patients in need of care will have difficulty paying for the services provided. Our Financial Aid program provides discounts to qualifying individuals based on your income.**

The Application for Financial Assistance and Financial Assistance Policy (Policies) are available at patient registration areas of each Hospital Facility and may also be downloaded from the internet free of charge at [www.garnethealth.org](http://www.garnethealth.org). The Application for Financial Assistance and Policy may also be mailed free-of-charge to patients upon request by telephone or writing to the following areas:

**Garnet Health Medical Center/  
Garnet Health Doctors / Urgent Care  
Financial Advocate Office**  
707 East Main Street  
Middletown, NY 10940  
845-333-1888

or

**Garnet Health Medical Center - Catskills/  
Garnet Health Doctors/ Urgent Care  
Credit & Collections**  
68 Harris–Bushville Road  
Harris, NY 12742  
845-333-4901

### **Credit Department**

75 Crystal Run Road, Suite G20  
Middletown, NY 10940  
845-333-2455

### **Who qualifies for a discount?**

Financial Assistance is available for New York State Residents who qualify under Garnet Health Financial Aid guidelines. All uninsured patients will receive a discount at time of billing.

Those patients who have difficulty paying a discounted rate or who can't afford to pay for insurance deductibles, coinsurance or co pays can also apply for assistance through the Garnet Health Financial Aid Program.

You may apply for a discount regardless of immigration status.

### **Length of Eligibility**

Eligibility will be granted for a period of six (6) months. You will need to recertify at the end of the eligibility period.

### **What are the income limits?**

The amount of the discount varies based on your income and the size of your family. These are the income guidelines for the Garnet Health Financial Aid Program:

*See chart below*



**Sliding Scale for Uninsured and Underinsured  
2023**

Family Unit	1	2	3	4	5	6	7	8	Discount of Patient Responsibility
<b>FPL</b>	\$13,590	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630	100%
<b>% Above FPL</b>									
200	\$27,180	\$36,620	\$46,060	\$55,500	\$64,940	\$74,380	\$83,820	\$93,260	100%
250	\$33,975	\$45,775	\$57,575	\$69,375	\$81,175	\$92,975	\$104,775	\$116,575	75%
300	\$40,770	\$54,930	\$69,090	\$83,250	\$97,410	\$111,570	\$125,730	\$139,890	50%
350	\$47,565	\$64,085	\$80,605	\$97,125	\$113,645	\$130,165	\$146,685	\$163,205	25%
<i>More than 350% above FPL not eligible</i>									0%

Budget up to 10% of income per month

For families/households with more than 8 persons, add \$4,540 for each additional person.

\*Based on the 2021 Federal Poverty Guidelines

\*\* For insured guarantors, the out of pocket responsibility is adjusted. For the uninsured the balance remaining after self-pay discount is adjusted.

**What if I do not meet the income limits?**

If you cannot pay your bill, Garnet Health offers a payment or budget plan for monthly payments.

**Can someone explain the discount? Can someone help me apply?**

Yes, free, confidential help is available. If you do not speak English, someone will help you in your own language. The Financial Assistance Policy and application are available in Spanish on our website as well as in the Patient Access areas of Garnet Health.

The Financial Advocate can assist you in applying for insurance through NYS Marketplace. If you do not qualify for Medicaid or other low cost insurance, they will help you apply for a discount.

**What do I need to apply for a discount?**

- Proof of Identity      Photo ID
- Proof of Income      Pay stubs, letter from employer
- Proof of Address      Rent receipt, mortgage stub, utility bill
- Bank statement      Checking and savings statement

**What services are covered?**

All medically necessary services provided by Garnet Health are covered by the discount. This includes outpatient services, emergency care, and inpatient admissions.

Charges from *private doctors* who provide services in the hospital are not covered by the hospital discounts. You should talk to your private doctors to see if they offer a discount or payment plan. For your convenience, you can find our current providers on our website at [www.garnethealth.org](http://www.garnethealth.org).

### **How much do I have to pay?**

Our Financial Advocate can give you the details about your specific bill amount once your application is processed.

Once a patient is determined to be eligible for Financial Assistance under our Policy, s/he will not be charged more for Covered Services under this Policy than AGB.

### **Amounts Generally Billed (AGB)**

Amounts generally billed by a Hospital Facility for Emergency Services or Medically Necessary Services to individuals who have Medicare.

### **How do I get the discount?**

You have to fill out the application form. As soon as we receive all necessary documents, we can process your application for a discount according to your income level.

You can apply for a discount before you have an appointment, when you come to the hospital to get care, or when the bill comes in the mail.

Send the completed form to the Financial Advocate office.

### **How will I know if I was approved for the discount?**

Garnet Health will send you a letter after completion and submission of documentation, telling you if you have been approved and the level of discount received. In case of a denial, you will have the opportunity to appeal our decision.

### **What if I receive a bill while I'm waiting to hear if I can get a discount?**

You will not be required to pay a hospital bill while your application for a discount is being considered. If your application is turned down, the hospital must tell you why in writing and must provide you with a way to appeal this decision.

### **What if I have a problem I cannot resolve with the hospital?**

You may call the New York State Department of Health complaint hotline at 1-800-804-5477.