

# Financial Assistance Summary

## AUBURN COMMUNITY HOSPITAL

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We Specialize in You

Auburn Community Hospital (ACH) recognizes that there are times when patients in need of medically necessary care will have difficulty paying for the services provided. Auburn Community Hospital's financial assistance program provides discounts to qualifying individuals based on your income. In addition, we can help you apply for free or low-cost insurance if you qualify. Just contact our Financial Customer Service Department at (315) 255-7210 or go to our Patient Financial Services (PFS) Department between the hours of 7:00 AM and 3:00 PM for free, confidential assistance.

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

Financial Assistance is available for patients with limited incomes and/or no health insurance. Auburn Community Hospital also offers financial assistance to underinsured patients. A patient is considered "underinsured" by the Hospital if the individual has an income below 400% of the Federal Poverty Level (FPL). Everyone in New York State who needs emergency services can receive care and get a discount if they meet the income limits. Everyone who lives in New York State can get a discount on non-emergency, medically necessary services at Auburn Community Hospital if they meet certain income limits. You cannot be denied medically necessary care because you need financial assistance. You may apply for a discount regardless of your immigration status.

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

The amount of discount you can receive varies based on your income and size of your family, which is calculated as follows:

Family Size	Annual Family Income		
	200% FPL	300% FPL	400% FPL
1	\$31,300.00	\$46,950.00	\$62,600.00
2	\$42,300.00	\$63,450.00	\$84,600.00
3	\$53,300.00	\$79,950.00	\$106,600.00
4	\$64,300.00	\$96,450.00	\$128,600.00
5	\$75,300.00	\$112,950.00	\$150,600.00
6	\$86,300.00	\$129,450.00	\$172,600.00

**\*Based on the 2025 Federal Poverty Guidelines**

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

If you cannot pay your medical bill, Auburn Community Hospital offers a payment plan to those patients that do not qualify for assistance based on their income limits. The amount you pay depends on the amount of your income; however, your monthly payment will not exceed 5% of your gross monthly income.

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

Yes, free and confidential help is available. You may call our Financial Customer Service Department at (315) 255-7210 or visit the Patient Financial Services Department between the hours of 7:00 AM and 3:00 PM.

If you do not speak English, someone will help you in your primary language.

A Financial Counselor can tell you if you qualify for free or low-cost insurance, such as Medicaid, Child Health Plus and Family Health Plus. If the Financial Counselor finds that you don't qualify for low-cost insurance, they will help you apply for a discount, including helping you fill out all of the forms and tell you what documents you need to provide.

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

We ask that you supply (1) a form of picture ID, and (2) pay stubs for the most recent one-month period, or proof of unemployment or other income (e.g., Social Security, pension, other compensation). If you cannot provide any of these, you may still be able to apply for Financial Assistance (FA).

Auburn Community Hospital's FA Policy, FA Plain Language Summary and FA application can be found on the Hospital's website at the following link: [www.auburnhospital.org/patients-and-visitors/patient-policies-and-forms/](http://www.auburnhospital.org/patients-and-visitors/patient-policies-and-forms/) or can be obtained at any ACH check-in area in the Hospital; or by mail by calling (315) 255-7210 and requesting a free FA packet be mailed to you.

***What services are covered?***

All medically necessary services provided by Auburn Community Hospital are covered by the discount. This includes outpatient services, emergency care, and inpatient admissions. Please note that charges from private doctors who provide services in the Hospital may not be covered. However, physicians affiliated with Auburn Memorial Medical Services, and physicians providing services in our Emergency Department will recognize financial assistance determinations made by Auburn Community Hospital. You should talk to the private doctors to see if they offer a discount or payment plan.

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

The amount you pay for medically necessary services is dependent upon your income. Patients that qualify at or below 200% of the federal poverty level (FPL) will not be charged. Patients with incomes below 400% of the FPL are presumed to be eligible for some level of financial assistance. Uninsured patients eligible for financial assistance can't be charged more than the amount ACH would have been paid by Medicaid for any emergency or other medically necessary care and the amount the patient would be personally responsible for (e.g., a co-pay or deductible), or the Maximum Payment Amount (MPA). For underinsured patients, the MPA is based on the amount that would have been paid pursuant to the patient's cost sharing. The Financial Counselor will give you the details about your specific discount(s) once your FA application is processed.

***How do I get a discount?***

You have to fill out the FA application. As soon as we have proof of your income (as applicable), we can process your application for a discount according to your income level. You can apply for a discount at any time, including before you have an appointment; when you come to the hospital to get care; or when the bill comes in the mail. Send your completed FA application to: Auburn Community Hospital, Attn, PFS Department, 17 Lansing Street, Auburn, New York 13021, or bring it in to our PFS Department. You have up to **240 days** after the date of the first post-discharge bill to submit your FA application before Auburn Community Hospital (or any collection agency acting on its behalf) undertakes any Extraordinary Collection Actions.

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

Auburn Community Hospital will send you a written notice within 30 days after submission of a complete FA application, telling you if you have been approved and the level of the discount you received. If you are denied financial assistance, either the patient or patient's guarantor may re-apply any time there has been a material change of income or status, or six months after the date of a denial or appeal decision. Immigration status is not an eligibility criterion in determining need.

***Appeal Process for Patients***

If a patient (or patient's guarantor) wishes to appeal a determination with regard to Charity Care or Financial Assistance, a written request and reason for the appeal and any supporting forms and documentation should be mailed to:

PFS Dept.  
Auburn Community Hospital  
17 Lansing Street  
Auburn, NY 13021  
*Attn: Appeals*

The PFS Manager or his/her designee will review the case and supporting documentation, and discuss the pertinent issues with the patient or the responsible party. A final decision with regard to the appeal will be issued, in writing, within 30 days of receipt of the written appeal.

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

You cannot be required to pay a hospital bill while your application for a discount is being considered. If your application is denied, the hospital must tell you why in writing and must provide you with a way to appeal this decision to a higher level within the hospital.

***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 1-800-804-5447.