

Copley Hospital Patient Financial Services 528 Washington Hwy, Morrisville, VT 05661 Phone: (802) 888-8338 Fax: (802) 888-8203

# COPLEY HOSPITAL FINANCIAL ASSISTANCE PROGRAM A Plain Language Summary

Hospital's Financial Assistance Program offers discounted or free care for those in need of essential healthcare services and are uninsured, underinsured, ineligible for a government program, or otherwise unable to pay their medical bills. We never turn anyone away from our emergency room, or other medically necessary services, due to their inability to pay or ineligibility for financial or government assistance. Following is a summary of Copley Hospital's Financial Assistance Program and instructions on how to apply.

### **Eligible Services**

Medically necessary services provided and billed by Copley Hospital are covered by financial assistance for eligible patients. This includes essential services provided in the Multiple Specialties Clinics owned by Copley Hospital. Please refer to Copley's website at www.copleyvt.org for a listing of providers in these practices. Copley Hospital's Financial Assistance does not cover serviced not owned or operated by Copley Hospital. For eligible patients that are not residents of Vermont, eligible services include only emergency medical care and/or medically necessary healthcare services.

## **Eligible Patients**

If payment of medical bills creates a financial hardship, a patient may be eligible for assistance under Copley Hospital's Financial Assistance Program. The patient must apply for financial assistance in order to determine eligibility. Eligibility for the Financial Assistance Program is determined based upon the Federal Poverty Level Guidelines and the applicant's confidential disclosure of financial information related to household income and assets, along with supporting documentation submitted with the application.

## How to Apply

To be considered for Copley's Financial Assistance Program, a complete Financial Assistance Application must be completed and returned, along with all of the required supporting documentation, to:

Copley Hospital Patient Financial Services Attn: Financial Counseling 528 Washington Highway Morrisville, VT 05661

The Financial Assistance Application can be downloaded from our website at www.copleyvt.org, or call 802-888-8338 to receive a free application in the mail. An application may also be obtained at any registration desk in the hospital and hospital-owned physician practices, or in our Patient Financial Services (Billing) department, located at 53 Spring Street, Building C, Morrisville VT.

For help with your application, or any questions you may have about the Copley Hospital Financial Assistance Program, please call our Financial Counselor at 802-888-8336, Monday thru Friday from 8:00 am to 4:30 pm.

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### **Determination of Amount of Assistance Awarded**

The amount of financial assistance granted to eligible patients is determined on a sliding scale based on the household income. Free care is granted to eligible patients whose household income is at or below 300% of the Federal Poverty Level Guidelines (FPLG). Discounted care is granted to eligible patients whose household income is between 301% and 600% of the FPLG.

The table below summarizes the amount of the discount granted to eligible patients based on the FPLG.

FPLG	Discount
Up to 300%	100%
301%-350%	75%
351%-400%	50%
401-600%	20%

By applying the financial assistance discount, Copley ensures that no patients eligible under Copley's Financial Assistance Program will be charged more than the amounts generally billed to patients who have insurance since the most an eligible patient will be charged is 50% of gross charges. Amounts generally billed to patients that have insurance is determined at least annually based on actual past claims allowed by all private insurers plus claims allowed under the Medicare fee-for-service program. More information on amounts generally billed is available upon request.

### Where to Get More Information

If you would like more information, visit our website at www.copleyvt.org, where you can read about Copley Hospital's Financial Assistance Program, download Copley's Financial Assistance Program Policy and Application, as well as read more about government assistance programs and other helpful resources.

For more information, you can contact a Copley Patient Financial Counselor at 802-888-8336, Monday thru Friday from 8:00 am to 4:30 pm. Your call and all personal and financial information shared with the Counselor are kept confidential. To speak with a Financial Counselor in person, please feel free to visit us at:

Patient Financial Services (aka Billing Office) 53 Spring St. – Building C Morrisville, VT 05661 Hours: Monday thru Friday 8:00am-4:30pm Phone: 802-888-8338