

Northern Light Health 2026 AGB Percentages

Amounts Generally Billed (AGB): The amounts generally billed for emergency or other medically necessary care to individuals who have insurance covering such care. Qualifying individuals are eligible for assistance under Northern Light Health’s financial assistance policy (FAP). Northern Light Health calculates the AGB for each of its member hospitals to determine the amount charged for any emergency or other medically necessary care the member hospital provides to any FAP-eligible individual. Patients who qualify for assistance will receive a discount either equal to or greater than the discount we would give to individuals with insurance, due to discount percentage is rounded up to whole number.

Northern Light Health uses the “look-back method” to calculate AGB by multiplying the member hospital's gross charges for the emergency or other medically necessary care provided to a FAP-eligible individual by a percentage of gross charges (AGB percentage). To determine the AGB percentage under the look-back method, Northern Light Health divides the sum of the amounts of all the member hospital’s claims for all medical care a “health insurer” allows during the “Prior 12-month Period” by the sum of the associated gross charges for those claims.

The term “health insurers” comprises Medicare fee-for-service and all private health insurers (*i.e.*, any organization that is not a governmental unit) that pay claims to the member hospital. The term “Prior 12-month Period” is Northern Light Health’s fiscal year October 1, 2024 to September 30, 2025. The AGB percentages listed below apply to any emergency or other medically necessary care provided to a FAP-eligible individual from January 1, 2026 through December 31, 2026.

Member Hospitals	Acadia	A.R. Gould	Blue Hill	C.A. Dean	EMMC	Inland	Maine Coast	Mayo	Mercy	SVH
AGB %	36%	21%	37%	50%	21%	27%	25%	33%	26%	34%
Discount % Required	64%	79%	63%	50%	79%	73%	75%	67%	74%	66%
Discount % Offered *	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

*This is the discount percentage we offer to qualified individuals