

## **FINANCIAL ASSISTANCE POLICY SUMMARY:**

Northern Light Health is committed to treating all patients who need our care regardless of their health insurance or financial status. In addition, we offer services to help you arrange for payment of your bill, from insurance billing to payment plans and financial assistance.

### **APPLICATION PROCESS:**

To apply for financial assistance, or to receive a copy of Northern Light Health's Financial Assistance Policy (FAP) and application by mail, contact your hospital's Patient Financial Services department using the phone numbers or addresses listed at the end of this document, or on the internet at <https://northernlighthouse.org/billing-help>

### **ELIGIBILITY:**

Our hospital facilities must give free care to Maine people with income less than one hundred and fifty percent (150%) of the Federal Poverty Level (FPL). Free care for emergency treatment is also available for non-Maine residents. In addition, Maine people with family income between one hundred and fifty percent (150%) and two hundred and fifty percent (250%) of the FPL may qualify for significantly discounted care. The FPL for 2025 is as follows:

<b>2025</b>		
<b>Family Size</b>	<b>100% Assistance for income less than (150% FPL):</b>	<b>Partial Assistance for income less than (250% FPL):</b>
<b>1</b>	\$23,475	\$39,125
<b>2</b>	\$31,725	\$52,875
<b>3</b>	\$39,975	\$66,625
<b>4</b>	\$48,225	\$80,375
<b>5</b>	\$56,475	\$94,125
<b>6</b>	\$64,725	\$107,875
<b>7</b>	\$72,975	\$121,625
<b>8</b>	\$81,225	\$135,375
<b>Each Additional Person</b>	+\$8,250	+\$13,750

- You will be asked if you have insurance of any kind to help pay for care. You may also be asked to show that insurance or a government program will not pay for your care. Only necessary medical care is given as discounted or free care.

- If you do not qualify for free hospital care, you are allowed to ask for a fair hearing. We will tell you how to apply for a fair hearing.

After the application has been reviewed, a determination of eligibility or non-eligibility will be made and the applicant will be notified of the decision.

Any eligible individual will not be charged more for their medically necessary or emergency care than the amount generally billed (AGB) to individuals who have insurance covering such care.

If the individual is eligible for assistance, the hospital will reverse, when possible, adverse results of any collection efforts and will refund any over-paid amounts to the individual. If necessary, the hospital will issue a new billing statement that represents the amount generally billed (AGB) to individuals with insurance. This amount will be calculated using the "look-back" method, based on actual past claims paid to the hospital by Medicare and by other private insurers.

In the event of non-payment of any amount determined to be the responsibility of the patient/guarantor, and in the absence of an application for assistance, the hospital may refer the account(s) to an outside collection agency. Such action may result in an adverse entry on the patient's/guarantor's credit rating or the initiation of legal proceedings.

A paper copy of our Financial Assistance Policy is available upon request.

Une copie papier de notre politique d'aide financière est disponible sur demande.

Una copia en papel de nuestra Política de asistencia financiera está disponible a pedido.

**Northern Light Acadia Hospital**

Cianchette Building, 43 Whiting Hill Rd, Brewer, ME 04412  
1-866-750-5001 or 207-973-5000

**Northern Light Inland Hospital**

Cianchette Building, 43 Whiting Hill Rd, Brewer, ME 04412  
207-861-3055

**Northern Light AR Gould Hospital**

Cianchette Building, 43 Whiting Hill Rd, Brewer, ME 04412  
207-768-4277 or 207-768-4481

**Northern Light Maine Coast Hospital**

Cianchette Building, 43 Whiting Hill Rd, Brewer, ME 04412  
207-664-5495

**Northern Light Blue Hill Hospital**

Cianchette Building, 43 Whiting Hill Rd, Brewer, ME 04412  
1-866-750-5001 or 207-973-5000

**Northern Light Mayo Hospital**

Cianchette Building, 43 Whiting Hill Rd, Brewer, ME 04412  
1-866-750-5001 or 207-973-5000

**Northern Light CA Dean Hospital**

Cianchette Building, 43 Whiting Hill Rd, Brewer, ME 04412  
1-866-750-5001 or 207-973-5000

**Northern Light Mercy Hospital**

Cianchette Building, 43 Whiting Hill Rd, Brewer, ME 04412  
1-800-293-6583 or 207-553-6553

**Northern Light Eastern Maine Medical Center**

Cianchette Building, 43 Whiting Hill Rd, Brewer, ME 04412  
1-866-750-5001 or 207-973-5000

**Northern Light Seabcoook Valley Health**

Cianchette Building, 43 Whiting Hill Rd, Brewer, ME 04412  
1-800-557-8578 or 207-487-4020