

**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://northernlighthealth.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 2020 is as follows:

<b>2020</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>	\$19,140	\$31,900
<b>2</b>	\$25,860	\$43,100
<b>3</b>	\$32,580	\$54,300
<b>4</b>	\$39,300	\$65,500
<b>5</b>	\$46,020	\$76,700
<b>6</b>	\$52,740	\$87,900
<b>7</b>	\$59,460	\$99,100
<b>8</b>	\$66,180	\$110,300
<b>Each Additional Person</b>	+\$6,720	+\$11,200

- 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.

#### **Non-Discrimination**

Northern Light Health and its affiliates (Northern Light Health) comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, ethnicity, age, mental or physical ability or disability, political affiliation, religion, culture, socio-economic status, genetic information, veteran status, sexual orientation, sex, gender, gender identity or expression, or language. Northern Light Health does not exclude people or treat them differently because of race, color, national origin, ethnicity, age, mental or physical ability or disability, political affiliation, religion, culture, socio-economic status, genetic information, veteran status, sexual orientation, sex, gender, gender identity or expression, or language.

Northern Light Health:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
- Provides free language services to people whose primary language is not English, such as:

If you need these services, please call 1-888-986-6341. If you have a TTY, you may also dial 711 Maine Relay.

If you believe that Northern Light Health or any of its affiliates has failed to provide these services or discriminated in another way on the basis of race, color, national origin, ethnicity, age, mental or physical ability or disability, political affiliation, religion, culture, socio-economic

status, genetic information, veteran status, sexual orientation, sex, gender, gender identity or expression, or language, you can file a grievance with your Northern Light Health Civil Rights Coordinator, 797 Wilson St., Suite 4, Brewer, ME 04412, 1-866-769-8363 (**telephone**), 1-207-989-1420 (**fax**), or at nondiscrimination@northernlight.org (**email**). If you need help filing a grievance, your Northern Light Health Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

*French: ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-986-6341 (ATS : 711).*

*Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-986-6341 (TTY: 711).*

*Oromo (Cushite): XIYYEEFFANNA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-888-986-6341 (TTY: 711).*

*Chinese: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-888-986-6341 (TTY: 711)。*

*Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-986-6341 (TTY: 711).*

*Tagalog (Filipino): PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-986-6341 (TTY: 711).*

*Cambodian (Khmer): ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយភាសា អាចផ្តល់ឱ្យអ្នកបាន ដោយឥតគិតថ្លៃ។ ទូរស័ព្ទ 1-888-986-6341 (TTY: 711)។*

*Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-986-6341 (мелтайт: 711).*

*Arabic:*

*(رقم 1-888-986-6341 ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 711 هاتف الصم والبكم).*

*German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-888-986-6341 (TTY: 711).*

*Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-986-6341 (TTY: 711) 번으로 전화해 주십시오.*

*Thai: ระวัง: ถ้าพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-888-986-6341 (TTY: 711).*

*Nilotic (Dinka): PIŊ KENE: Na ye jam ně Thuwɔŋjan, ke kuɔny yeně koc waar thook atɔ̄ kuka lëu yök abac ke cɛn wënh cuatě piɔ. Yuɔpě 1-888-986-6341 (TTY: 711)*

*Japanese: 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-888-986-6341 (TTY:711) まで、お電話にてご連絡ください。*

*Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-888-986-6341 (TTY: 711).*

**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**

200 Kennedy Memorial Drive, Waterville, ME 04901  
207-861-3055

**Northern Light AR Gould Hospital**

140 Academy St, Presque Isle, ME 04769  
207-768-4099 or 207-768-4481

**Northern Light Maine Coast Hospital**

50 Union St, Ellsworth, ME 04605  
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 Mercy Hospital**

144 State Street, Portland, ME 04101  
1-888-399-6171 or 207-553-6209

**Northern Light CA Dean Hospital**

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

**Northern Light Seabcoook Valley Health**

Dow Building, 447 N Main St, Pittsfield, ME 04967  
1-800-557-8578 or 207-487-4020

**Northern Light Eastern Maine Medical Center**

Cianchette Building, 43 Whiting Hill Rd, Brewer, ME 04412  
1-866-306-7633 or 207-973-5000