



**Northern Light Health**

- Acadia Hospital
- A.R. Gould Hospital
- Beacon Health
- Blue Hill Hospital
- C.A. Dean Hospital
- Eastern Maine Medical Center
- Home Care & Hospice
- Inland Hospital
- Maine Coast Hospital
- Mercy Hospital
- Northern Light Health Foundation
- Sebasticook Valley Hospital

**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.

Financial assistance for medically necessary care is available for Maine residents who meet certain criteria. Financial assistance for emergency care is available for Maine residents and non-Maine residents who meet certain criteria.

**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 message, or on the internet at <https://northernlighthealth.org/billing-help>

**ELIGIBILITY:**

- Gross family income at 150% or less of the FPL may qualify for 100% financial assistance
- Gross family income between 151% and 250% of the FPL may qualify for a discount of the patient’s responsibility of either 50% or the Northern Light Health Hospital’s amounts generally billed percentage whichever is greater

<b>2018</b>		
<b>Family Size</b>	<b>100% ASSISTANCE (150% FPL)</b>	<b>PARTIAL ASSISTANCE (250% FPL)</b>
<b>1</b>	\$0 - \$18,210	\$18,211 - \$30,350
<b>2</b>	\$0 - \$24,690	\$24,691 - \$41,150
<b>3</b>	\$0 - \$31,170	\$31,171 - \$51,950
<b>4</b>	\$0 - \$37,650	\$37,651 - \$62,750
<b>5</b>	\$0 - \$44,130	\$44,131 - \$73,550
<b>6</b>	\$0 - \$50,610	\$50,611 - \$84,350
<b>7</b>	\$0 - \$57,090	\$57,091 - \$95,150
<b>8</b>	\$0 - \$63,570	\$63,571 - \$105,950
<b>Each Additional Person</b>	\$6,480	\$10,800

- The applicant will be asked if they have health or liability insurance to help pay for care. Liability settlements must be resolved prior to consideration.
- Financial assistance or free care is only available for medically necessary or emergency care services.

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.

If an individual does not qualify for financial assistance, they are entitled to ask for a fair hearing. The hospital will advise them how to apply for a hearing.

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  
866-750-5001 or 207-973-5000

Northern Light Blue Hill Hospital  
Cianchette Building, 43 Whiting Hill Rd, Brewer, ME 04412  
866-750-5001 or 207-973-5000

Northern Light CA Dean Hospital  
Cianchette Building, 43 Whiting Hill Rd, Brewer, ME 04412  
866-750-5001 or 207-973-5000

Northern Light Eastern Maine Medical Center  
Cianchette Building, 43 Whiting Hill Rd, Brewer, ME 04412  
866-306-7633

Northern Light Inland Hospital  
200 Kennedy Memorial Drive, Waterville, ME 04901  
207-861-3055

Northern Light Maine Coast Hospital  
50 Union St, Ellsworth, ME 04605  
207-664-5495

Northern Light Mercy Hospital  
144 State St, Portland, ME 04101  
888-399-6171 or 207-553-6209

Northern Light Sebasticook Valley Health  
Dow Building, 447 N Main St, Pittsfield, ME 04967  
1-800-557-8578 or 207-487-4020

Northern Light AR Gould Hospital  
140 Academy St, Presque Isle, ME 04769  
207-768-4099 or 207-768-4481