

GET HELP PAYING FOR HEALTH CARE

WHAT IS FINANCIAL ASSISTANCE

All Vermont hospitals have financial assistance to help you afford the care you need. They give free and low-cost care to people who live, work, or go to school in the state. It is for people who are uninsured and people who have insurance with out-of-pocket costs. It can be used for ongoing care and emergencies. The care must be medically necessary for your health.

WHO CAN GET FINANCIAL ASSISTANCE

- **You must be a “Vermont resident”** – this includes students, people who are employed in Vermont, undocumented immigrants, people who live in Vermont but do not have housing (ex: homeless), etc.
- **Your income must be less than the limit.** There are different income limits for free and low-cost care.

FREE CARE

You could get free care (pay \$0) if your household income is below 250% of the Federal Poverty Level. In 2024, your income would need to be less than:

Household Size	Maximum Income
1 person	\$37,650
2 people	\$51,100
3 people	\$64,550
4 people	\$78,000
5 people	\$91,450
6 people	\$104,900
7 people	\$118,350
8 people	\$131,800

LOW-COST CARE

You could get at least a 40% discount if your household income is below 400% of the Federal Poverty Level. In 2024, your income would need to be less than:

Household Size	Maximum Income
1 person	\$60,240
2 people	\$81,760
3 people	\$103,280
4 people	\$124,800
5 people	\$146,320
6 people	\$167,840
7 people	\$189,360
8 people	\$210,880

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CATASTROPHIC CARE

You might qualify for catastrophic care if you owe the hospital a lot of money, but your income is too high to qualify for free or low-cost care. It is for people with income that is less than 600% of the Federal Poverty Level and who owe more than 20% of their yearly income to the hospital for out-of-pocket costs.

HOW TO APPLY

- Contact your hospital's billing office or patient reception and ask for a financial assistance application.
- Fill out the application and give it back to the billing office with proof of your annual income.
- You will get a letter in the next 30 days. It will say if you are approved, denied, or need to send more information.
- If it has been more than 30 days and you do not get a letter, contact your hospital's billing office.

NON-DISCRIMINATION

Hospitals cannot discriminate based on race, color, sex, sexual orientation, gender identity, marital status, religion, ancestry, national origin, citizenship, immigration status, primary language, disability, medical condition, or genetic information.

HOW TO GET HELP

Contact your hospital's billing office if you need help filling out and submitting an application or if you need free language support.

If your application has been denied, you can contact the Office of the Health Care Advocate (HCA) for free and confidential advice and assistance. The HCA is not part of the hospital or an insurance company. Visit vtlawhelp.org/health to get more information or submit an online request for help or call the **Helpline** at **1-800-917-7787**.

QUESTIONS? NEED HELP GETTING CARE?

Contact our Health Care Advocates:

1-800-917-7787 | WWW.VTLAWHELP.ORG/HEALTH

