

This file does not fully comply with all applicable guidelines for accessible digital documents. For the most accessible experience, visit <https://vtlawhelp.org/hospital-financial-assistance-fact-sheet>

See the fact sheet on the next page.

Hospital Financial Assistance Fact Sheet

The Affordable Care Act (ACA) includes new requirements for non-profit (tax-exempt) hospitals' financial assistance policies. Federal regulations provide detail about what hospitals must do to comply with the law. Vermont has 14 non-profit hospitals.

Financial Assistance Policies

Hospitals must develop and implement written financial assistance policies. Financial assistance policies must include:

- The levels of financial assistance (such as free or discounted care) available
- The eligibility criteria for each level of assistance
- How to apply for financial assistance
- How the hospital calculates patient charges
- A statement that patients eligible for financial assistance may not be charged more than the amounts generally billed to insured patients
- Steps the hospital might take to collect an outstanding bill
- Any third-party sources the hospital uses to determine whether a patient is eligible
- A complete list of providers covered by the policy

The policy **or** the application must include:

- Contact information including a physical location and phone number for the hospital department or office that can provide more information
- A list of all information and documentation the patient must provide

Plain Language Summaries

Hospitals must provide a plain language summary of the financial assistance policy that uses clear, concise, easy-to-understand language to summarize the policy's key elements. The summary must include:

- Eligibility information
- Levels of financial help offered
- How to apply
- Information about protection from overcharging
- A direct URL to the website where the full policy and application can be found
- The physical location and phone number of the hospital office or department that can provide more information

The summary must direct patients to translated versions of the policy, application, and plain language summary based on the language needs of the community. It must also provide contact information for hospital staff or organizations that can assist patients.

Publicizing the Policies

Hospitals must widely publicize their policies so that patients and the public can easily find, understand, and use them. Hospitals must inform and notify visitors and members of the public about the policies. Hospitals must publicize the policies so that they are likely to reach the community members most likely to need financial assistance.

Hospitals must provide the policy, application, and summary:

- Online
- By mail
- In public areas of the hospital
- Upon request

Hospitals must provide the plain language summary:

- To every patient at intake or discharge
- Before pursuing an extraordinary collection action for a past-due bill

Vermont's Non-Profit Hospitals

Brattleboro Memorial Hospital
<http://www.bmhvt.org>

Northeastern Vermont Regional Hospital
<http://www.nvrh.org>

Central Vermont Medical Center
<http://www.cvmc.org>

Northwestern Medical Center
<http://www.northwesternmedicalcenter.org>

Copley Hospital
<http://www.copleyvt.org>

Porter Medical Center
<http://www.portermedical.org>

Gifford Medical Center
<http://www.giffordmed.org>

Rutland Regional Medical Center
<http://www.rrmc.org>

Grace Cottage Hospital
<http://gracecottage.org>

Southwestern Vermont Health Care
<http://www.svhealthcare.org>

Mt. Ascutney Hospital and Health Center
<http://www.mtascutneyhospital.org>

Springfield Hospital
<http://www.springfieldmed.org>

North Country Hospital
<http://www.nchsi.org>

The University of Vermont Medical Center
<http://www.uvmhealth.org>

Source: Community Catalyst, *What Does the Affordable Care Act Say About Hospital Bills?* June 15, 2015, available at <http://www.communitycatalyst.org/resources/publications>

**For more information, contact the Office of the Health Care Advocate
at 1-800-917-7787 or <https://vtlawhelp.org/health>.**