

# Mount Sinai Hospitals Group

## Summary of Financial Assistance Policy

The hospitals that are part of the Mount Sinai Hospitals Group, Inc. recognize that there are times when patients in need of care will have difficulty paying for the services provided. We can help you apply for financial assistance if you qualify based on your income. In addition, we can help you apply for free or low-cost insurance if you qualify.

### Who qualifies for a discount?

Financial assistance is available for patients with limited incomes who don't have health insurance, or who have used up their health insurance benefits.

If you live in New York State, you can get a discount on emergency care if you meet the income limits.

If you live in New York City, you can get a discount on non-emergency, medically necessary care if you meet the income limits.

You cannot be denied emergency care or other medically necessary care because you need financial assistance.

### What are the income limits?

The amount of the discount varies based on your income and the size of your family. These are the income limits:

<b>Family Size</b>	<b>Annual Family Income</b>	<b>Monthly Family Income</b>	<b>Weekly Family Income</b>
1	Up to \$49,961	Up to \$4,163.42	Up to \$961.53
2	Up to \$67,641	Up to \$5,636.75	Up to \$1,301.79
3	Up to \$85,321	Up to \$7,110.08	Up to \$1,642.05
4	Up to \$103,001	Up to \$8,583.42	Up to \$1,982.31
5	Up to \$120,681	Up to \$10,056.75	Up to \$2,322.58
6	Up to \$138,361	Up to \$11,530.08	Up to \$2,662.84
7	Up to \$156,041	Up to \$13,003.42	Up to \$3,003.10
8	Up to \$173,721	Up to \$14,476.75	Up to \$3,343.36

\* Based on the 2019 Federal Poverty Guidelines

### What services are covered by the hospital Financial Assistance Policy?

*Hospital "Facilities" Services:* All emergency services and other medically necessary services provided by the hospital itself are covered by the discount.

*“Professional” Services:* All emergency and other medically necessary professional services provided in the hospital facilities<sup>1</sup> by providers who are employed by the hospitals are covered. Some emergency and other medically necessary professional services provided in the hospital facilities by providers who are employed by the Icahn School of Medicine at Mount Sinai may also be covered. Charge for professional services provided in the hospital facilities by private or “voluntary” providers, however, are likely not covered. To determine whether the professional services provided by your provider are covered, you can visit [www.hospitalassistance.org](http://www.hospitalassistance.org) or you can contact the offices listed earlier in this summary.

### **What services are not covered by the hospital Financial Assistance Policy?**

Services that are not medically necessary, like cosmetic surgery, cosmetic contact lenses and sleep study services, are not covered. Discretionary charges, like private rooms, private nurses, and television, are not covered. Services related to research are not covered.

Professional services provided by private or “voluntary” providers at hospital facilities are likely not be covered. You can talk to the providers who are not covered by the hospital’s financial assistance policy to see if they offer a discount or payment plan.

### **How do I apply for financial assistance?**

You can apply for financial assistance by completing and submitting a Financial Aid Form to the hospital at which services were rendered, at the following addresses:

- **Mount Sinai Beth Israel (Petrie Campus):** Department of Patient Financial Counseling, 317 East 17<sup>th</sup> Street (Fierman Hall), 3<sup>rd</sup> Floor Room 3F05, New York, NY 10003, (212) 420-3801 (p), (212) 844-1771 (f)
- **Mount Sinai Downtown Union Square:** Department of Patient Financial Services: 10 Union Square East, Room 2030, New York, New York 10003, (212) 844-6041 (p), (212) 844-8401 (f)
- **Mount Sinai Beth Israel Brooklyn:** 3201 Kings Highway, Room 116, Brooklyn NY 11234, (718) 951-2751 (p), (718) 951-2822 (f)
- **Mount Sinai Hospital (New York):** Department of Financial Counseling, 5 East 102nd Street, Room D1-228, New York, New York 10029, (212) 824-7274 (p), (212) 876-7775 (f); Department of Financial Counseling, 1468 Madison Avenue, Room 210, New York, New York 10029, (212) 241-4851 (p), (212) 426-1094 (f)
- **Mount Sinai Queens:** Crescent Condo, Suite 1D, 23-22 30th Road, Long Island City, New York 11102, (718) 267-4369 (p), (718) 726-2967 (f)
- **New York Eye and Ear Infirmary of Mount Sinai:** First Floor, 310 East 14th Street, New York, New York 10003, (212) 979-4183 (p), (212) 353-5738 (f)

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<sup>1</sup> A list of the hospital facilities that this policy applies to can be found at this website ([www.hospitalassistance.org](http://www.hospitalassistance.org)).

- **Mount Sinai West (formerly Roosevelt Hospital):** Department of Patient Financial Counseling, 1000 Tenth Avenue, Room 2H, New York, New York 10019, (212) 523-7816 (p), (212) 523-8143 (f)
- **Mount Sinai West (HEAL Center):** 1000 Tenth Avenue, Room 1M, New York, New York 10019, (212) 523-3900 (p), (212) 636-3806 (f)
- **Mount Sinai St. Luke's:** Department of Patient Financial Counseling, 1111 Amsterdam Avenue at 114th Street, New York, New York 10025, (212) 523-2552 (p), (212) 523-5620 (f)
- **Mount Sinai St. Luke's (HEAL Center):** 1111 Amsterdam Avenue, Clark Building, Room 108, New York, New York 10025, (212) 523-3900 (p), (212) 523-3955 (f)

You may be screened for Medicaid eligibility and may be required to cooperate with the Medicaid representative in order to qualify for financial assistance under our policy.

### **What documentation do I need to provide when I apply for a discount?**

Documentation requirements vary depending on your situation. Normally you will have to prove who you are, where you live, how much income you make, who your dependents are (if you're claiming any) and any child support or alimony you pay.

If you cannot provide any of these, you may still be able to apply for financial assistance. Contact the office listed on the first page of this summary.

### **How much do I have to pay?**

The amount you have to pay may be as little as \$0 for children and pregnant women, but it depends on your income. The amount you have to pay for adults will be a percentage of what Medicare would pay for the service, but also depends on your income. If you are eligible for financial assistance, you will not be charged more than the amount the hospital generally bills for emergency services or other medically necessary care.

Our staff will give you the details about your specific discount once your application is processed.

### **How do I get the discount?**

You have to fill out the application form. You can apply for a discount before you have an appointment, when you come to the hospital to get care, or when the bill comes in the mail. You have up to 240 days after getting your first bill from us to submit the application.

### **How will I know if I was approved for the discount?**

We will send you a letter within 30 days after you submit a complete application, telling you if you have been approved and the level of discount received.

**What if I get a bill while I'm waiting to hear if I can get a discount?**

You cannot be required to pay a hospital bill while your application for a discount is being considered. If your application is turned down, the hospital must tell you why in writing and must provide you with a way to appeal this decision to a higher level within the hospital.

**What if I'm denied a discount and think there was a mistake?**

You can appeal, if you do so within 30 days of receiving our letter denying you a discount. You can only appeal if you provided incorrect information, or there has been a change in your financial status or there is another extenuating circumstance. You should submit your appeal to the office listed on the first page of this summary.

**What if I get a discount but still cannot afford to pay my bill?**

If you get a discount but still can't pay your bill, you may be eligible for an interest-free installment payment plan. If you're eligible for an installment payment plan, the amount you will pay each month will depend on the amount of your income.

**What if I have a problem I cannot resolve with the hospital?**

You may call the New York State Department of Health complaint hotline at 1-800-804-5447.

**How do I obtain a copy of the hospital's financial assistance policy and application?**

Copies of the hospital's financial assistance policy, this summary, and the financial assistance application form are all available on the internet at [www.financialassistance.org](http://www.financialassistance.org). Copies of these materials are also available in the offices listed above, and you can also request that copies of these materials be mailed to you (at no charge) by contacting the offices listed above.

**What languages are the hospital's financial assistance policy available in?**

The hospital's financial assistance policy and financial assistance application is available in the following languages:

- Spanish
- Chinese
- Haitian Creole
- Russian
- Polish