

**Chapter:** Finance

**Initiating Department:** Patient Financial Services

**Effective Date:** February 2023

**Date Reviewed:**

**Revision Date:** February 2026

**Policy Title:** FINANCIAL ASSISTANCE PROGRAM

## ORGANIZATION POLICY

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**POLICY STATEMENT:** When a patient receives treatment at our facility, we will submit the claim(s) to their insurance company (if appropriate). Some patients may not have insurance in which case the balance due on the bill is then the patient's responsibility (see # 1 below). If a patient has been denied Medical Assistance, they may qualify for Northfield Hospital + Clinic's Financial Assistance Program (see #2 below).

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### PROCEDURE:

1. When a patient receives treatment at Northfield Hospital, and they do not have insurance they will receive a self-pay discount based on the same discount we allow for our largest non-governmental insurance. This discount is currently 56%. This discount is applied to all hospital services, excluding Meals on Wheels. This discount also does not apply to services within our clinics. If a patient does not have insurance, at the time of service they will be given an application for Financial Assistance, which needs to be completed and returned. They will need to attach the denial from Medical Assistance and copies of 3 current pay stubs for patient, parent and/or spouse along with the completed application.
2. Once the application has been completed, the Patient Financial Services office then determines if the patient qualifies to receive a discount by using the following criteria:
  - a. Medical Assistance Denial
  - b. Copies of current pay stubs attached to application.
  - c. Based on the patient/guarantor's income, it is then determined if the patient/guarantor qualifies for a discount. This is determined based on the Federal Poverty Guidelines, which are updated each year and included on the Financial Assistance applications. If the patient is living at home and being claimed on the parent's tax return, the parent's income should be included on the application.
3. Northfield Hospital & Clinics may allow a partial discount or up to a 100% discount depending on the patient's financial status.
  - a. If the household income is below 200% of Federal Poverty Guidelines the patient may be eligible for 100% financial assistance if other requirements are met. (Medical Assistance denial form and three pay stubs must be attached, and asset guidelines must be met.)
  - b. If the income is between 200% and 300% of the poverty guidelines, the patient may be eligible for a 50% discount if other requirements are met. (See example below)

