



NMC Free Care & Discount Policy Plain Language Summary

Northwestern Medical Center’s (“NMC”) mission is to provide exceptional healthcare for our community. The Financial Assistance Program (“FAP”) helps qualifying patients pay for emergency, essential, and/or medically necessary care by providing free or discounted care.

What is the FAP?

- NMC will give qualifying patients a discount on emergency, essential, and/or medically necessary care.
- NMC will not bill you more than the average we bill people with insurance.
- NMC discounts the amount of the bill that is your responsibility to pay if you have insurance.

Who can get FAP help?

- You are an income eligible Vermont resident and live in Vermont for 6 months a year (for emergency and/or medically necessary care and/or essential care).
- You are not a Vermont resident for at least 6 months a year but are income eligible (for emergency and medically necessary care).
- You do not have assets like cash, stocks, or bonds worth more than \$50,000.
- You are willing to apply for government benefits programs such as Medicaid.
- Your income is below the limits in the below table.

2020 FAP Income Limits					
Household Size	Up to 200% of the Federal Poverty Limit ("FPL")	201 - 250 FPL	251 - 300 FPL	301 - 350 FPL	351 - 400 FPL
1	\$25,520	\$31,900	\$38,280	\$44,660	\$51,040
2	\$34,480	\$43,100	\$51,720	\$60,340	\$68,960
3	\$43,440	\$54,300	\$65,160	\$76,020	\$86,880
4	\$52,400	\$65,500	\$78,600	\$91,700	\$104,800
5	\$61,360	\$76,700	\$92,040	\$107,380	\$122,720
6	\$70,320	\$87,900	\$105,480	\$123,060	\$140,640
7	\$79,280	\$99,100	\$118,920	\$138,740	\$158,560
8	\$88,240	\$110,300	\$132,360	\$154,420	\$176,480
Discount	100%	85%	75%	65%	57%

2020 Assets Limit: \$50,000

* Assets are things like cash, stocks, bonds, etc.

** Your primary home and car do not count as an asset.

When does FAP coverage start?

- FAP coverage goes back to all open accounts before the approval and continues forward on year.

How do I apply?

- Fill out an application and provide other required documents
- Mail or drop-off the filled-out application and required documents to:

Patient Financial Services
133 Fairfield Street
St. Albans, VT 05478

How will I know if I will get FAP help?

- You will get a letter within 15 days saying if you got approved or not. If you got approved, the letter will explain your coverage period and benefits. If NMC denies your application, the letter will say why.

Where can I get an application?

- Get a free application from the registration desk.
- Visit <https://www.nm.org/-/media/Northwestern/Resources/patients-and-visitors/financial-assistance-application-north-central.pdf?la=en>
- Call (802) 524-1006, M-F 8am to 4:30pm.
- Get a free application from the Patient Financial Services office located at the front of the hospital.
- Get a free application by writing the Patient Financial Services office.

Need help?

- Visit the Patient Financial Services office at the front of the hospital to get free help from a counselor with filling out an application.
- Call the Patient Financial Services office at (802) 524-1006, M-F 8am to 4:30pm.

Need more help?

- We provide free aids to help deaf people and those with disabilities such as sign language interpretation and written information in other formats.
- We provide free language services to people whose main language is not English.
- If you need these services, call the Regulatory Affairs office at 802-524-1214.

