



Get help paying for health care.

Northwestern Medical Center has a financial assistance program to help our patients afford the care they need.

What is the financial assistance program?

The Financial Assistance Program is for patients who are uninsured and for patients 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?

To qualify:

- **You must be a “Vermont Resident”** – this includes individuals who reside in Vermont, individuals who attend school in Vermont, individuals who are employed in Vermont, individuals who live in Vermont but do not have housing (ex: homeless), undocumented immigrants, etc.
- **Your income must be less than the limit.** There are different income limits for free and low-cost care. Please see the charts below.
- **Your “liquid” assets must be less than the limit.** Liquid assets are cash, checking and savings accounts, etc. (Liquid Assets do not include your primary home, car, and retirement accounts).

Income limits

Find your household size and household income on the charts below. For most people, your household size will be the people listed on your taxes (this will not include those getting a divorce or those who live separately from their married partner). If you make too much money for free care, you might qualify for low-cost care.

*****More information on next page*****

Free care

You could get **free care (pay \$0)** if your household income is below **250% of the Federal Poverty Level**. In 2025, your income would need to be less than:

Household Size	Maximum Income
1 person	\$39,125
2 people	\$58,875
3 people	\$66,625
4 people	\$80,375
5 people	\$94,125
6 people	\$107,875
7 people	\$121,625
8 people	\$135,375

Low-cost care

You could get a **53% discount** if your household income is below **400% of the Federal Poverty Level**. In 2025, your income would need to be in this range for your household size:

Household Size	Income Range
1 person	\$39,125 - \$62,600
2 people	\$58,875 - \$84,600
3 people	\$66,625 - \$106,600
4 people	\$80,375 - \$128,600
5 people	\$94,125 - \$150,600
6 people	\$107,875 - \$172,600
7 people	\$121,625 - \$194,600
8 people	\$135,375 - \$216,600

More information on next page

Catastrophic Care

Ask us about 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 an income 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. We can help you figure out if this could help.

How to apply for the Financial Assistance Program

You can apply before or after you get services. If you apply after you get services, you must do this within 240 Days of the service date.

Follow these steps:

1. Get a free application.

- In-person: Financial Counseling Office, 133 Fairfield Street, St. Albans, VT 05478
- Online: <https://www.northwesternmedicalcenter.org/patients-visitors/pay-an-nmc-bill/free-care-discount-policy/>
- By mail: Call 802-524-1048 and ask us to mail you a copy for free.

2. Fill out the application.

3. Give or send us your finished application.

- Drop it off at: Northwestern Medical Center, Financial Counseling Office
- Mail it to: 133 Fairfield Street, St. Albans, VT 05478

What happens next?

You will receive a letter from Northwestern Medical Center 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, please call us: 802-524-1048.

How to get help

You can get free help with the application.

- **Visit our financial counseling office:** 133 Fairfield Street, St. Albans, VT 05478
- **Call:** 802-524-1048
- **Email:** PFSCustomerService@nmcinc.org

Free language support

We give free help to people who have communication or language needs. We can give interpretation and translation support. We can also help those who need this information in different ways. Tell us if you need language support.

More information

Who accepts financial assistance

Everyone who works for Northwestern Medical Center accepts financial assistance. There are a few people and groups that can give people services at the hospital who do not accept it. You can find the list of providers who do offer discount care here:

<https://www.northwesternmedicalcenter.org/patients-visitors/pay-an-nmc-bill/free-care-discount-policy/>, or ask us about your doctor.

Read the full policy

This is a plain language summary of our financial assistance policy. Read the longer version with more details here: <https://www.northwesternmedicalcenter.org/patients-visitors/pay-an-nmc-bill/free-care-discount-policy/>, or ask us for a free copy.

Non-discrimination

We do not 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.