

# Financial Assistance Policy

## Policy Summary

New London Hospital provides care for emergency medical conditions and medically necessary services to individuals regardless of:

- ability to pay
- eligibility for financial or government assistance
- age, gender, race, social or immigrant status, sexual orientation or religious affiliation

New London Hospital provides financial assistance to persons who receive emergency or medically necessary healthcare needs in covered service areas (see Covered Services List link) and:

- are uninsured or underinsured
- are ineligible for a government program or the Health Insurance Marketplace
- provide documentation of qualifying income criteria
- are a resident of our 15-town service area, or a non-resident who experiences a medical emergency
- NLH also honors the NH Health Access Network Card

New London Hospital will make reasonable efforts to determine whether a patient is eligible for financial assistance before pursuing collection actions.

Patients are expected to cooperate with New London Hospital procedures for obtaining financial assistance or other forms of payment, and to contribute to the cost of their care based on their ability to pay.

Eligible individuals are also expected to acquire health insurance as required by law to ensure access to healthcare services that benefit their overall health as well as provide protection for their personal assets.

## How can I apply?

- Complete a financial assistance application with required documentation
- Work with our financial counselor to be sure there are no other payment options
- You can apply at any point during your care at New London Hospital or up to 240 days after
- New London Hospital will accept your NH Health Access Network Card
- You will receive notification within 45 days after your application is completed

You may appeal your denial or partial approval within 30 days of the notification

## Amount of Financial Assistance

The amount of financial assistance you receive is based upon your total assets and income compared to the federal poverty guidelines. Patients whose family income is at or below 200% of the Federal Poverty Level (FPL) are eligible to receive free care, 201%-250% a 75% reduction, 251%-300% a 50% reduction and 301%-400% a 25% reduction.

## Uninsured Discount

No individual eligible for financial assistance under this policy will pay a rate higher than the amounts generally paid by insurers on behalf of their subscribers (AGB). Based on the past year's average of commercial insurance and Medicare payment amounts, New London Hospital applies a 50% discount against gross charges where there is no insurance coverage, resulting in a balance which the patient is expected to pay. This discount is applied prior to any financial assistance adjustments. The discount does not apply to any co-payments, co-insurance, deductible amounts, or to services classified as non-covered by insurers.

You may request the policy or application free by mail. This information is available in other languages as needed.

Translations of Financial Assistance documents are available free upon request.

**For further assistance, call or visit the Financial Counselors: 603-526-5292**

**New London Hospital:**  
2<sup>nd</sup> Floor Above Main Lobby

**Newport Health Center:**  
2nd Floor next to Check-out

## Financial Assistance Forms and Policies:

[http://www.newlondonhospital.org/services/patient\\_financial\\_services](http://www.newlondonhospital.org/services/patient_financial_services)

[http://www.newlondonhospital.org/covered\\_services.pdf](http://www.newlondonhospital.org/covered_services.pdf)