

## ***Summary of Financial Assistance Program (FAP)-Plain Language Summary***

### **Do you need help paying your bill?**

Mount Desert Island Hospital (MDIH) is a community Hospital and wants to provide you medical care you can pay or not. Some people just aren't able to pay their hospital bill. This brochure explains how patients who need help paying their bills can get it. (In order to receive assistance you must be a Maine resident.)

### **How can I apply for help with my medical bills?**

The first step is easy. Just come into the hospital pick up an application at the front desk. Or call the Hospital (207-288-5081) and we'll send you an application. If you need help completing the application, our Patient Access Services Team can help. Just ask. They can also explain what financial help is available.

You can get an application at any of our health centers. At the hospital, you can pick up an application at the Registration Desk. If you want, you may call our Patient Financial Counselor at 207-288-5082 x1202.

### **What does the FAP Cover?**

If you qualify and go to the hospital for an emergency, the FAP will help with the cost. It will also help pay for medically necessary services while you're in the hospital.

### **How much assistance I can get?**

If your income is 150% or more below the Federal Poverty Guidelines (FPG) you won't be charged for covered hospital services. The Financial Assistance Program offers a discount on your bill as long as your or your family's income doesn't exceed 250% of the FPG.

The Patient Access Services Team will check your application to see if you qualify for Medicaid/MaineCare. They can also help you look for other ways to help cover the cost of your care.

If you qualify for assistance your discount will be based on the following scale:

If your Income is:	Your Discount is:
Less Than 150% of FPG	100%
151%-175% of FPG	80%
176%-200% of FPG	55%
201%-250% of FPG	30%

### **How can I learn more about the FAP?**

An easy way to learn more is to visit our website at: <https://www.mdihospital.org/insurance-and-billing/financialassistance/>. You can also call and talk with a Patient Financial Counselor.

### **What about billing and payment?**

If you qualify for assistance, you will not be charged more than Medicare generally pays for patients in that program.

If you don't pay what you owe, MDI Hospital may send your account to a collection or a credit reporting agency. We may also sue you for what you owe, garnish your wages or attach a lien to your property.

Our Patient Financial Counselor, whose office is in the hospital, is ready to help if you need help paying your bill. The office is open Monday through Friday 8:30am to 5:00pm.

### **Helpful Contact Information**

MDI Hospital — (207) 288-5081

Patient Financial Counselor — (207) 288-5082 x1202

The FAP Website Page — <https://www.mdihospital.org/insurance-and-billing/financialassistance/>

MDI Hospital's address — 10 Wayman Lane, Bar Harbor, Maine 04609

### **We know this can be confusing and we want to help!**

**French Francais** ATTENTION: Si vous parlez francais, des services d'aide linguistique vous sont proposes gratuitement.

**Spanish Española**-ATENCION: Si habla espanol, tiene a su disposicion servicios gratuitos de asistencia linguistica.