

Commission on the Public's Health System
45 Clinton Street, New York, NY 10002
212-246-0803 www.cphsnyc.org

New York City Hospitals Charity Care Policies

Since 1983, New York State has been paying hospitals to provide care for the uninsured residents of the State. Allocation of the Indigent Care/Charity Care pools has been criticized for the inability to track actual care provided to patients. Instead, hospitals report based on an antiquated accounting methodology and they are paid based on a homogenized blending of claimed costs for care of the uninsured mixed in with the costs of bad debts.

In other states, the Charity Care pool is distributed on the basis of a hospital showing it had provided care to an uninsured patient. (See CPHS report). Efforts were made over the last more than twenty years to improve how hospitals report and are paid for uncompensated care.

It was not until 2007, when a 24-year old, employed but uninsured, young man was told to come back for brain surgery when he became eligible for Medicaid. Before eligibility was confirmed however, the young man died. This horrendous incident led the State Legislature to enact "Manny's Law" for the young man who died, which is formally titled the Hospital Financial Assistance Law (HFAL). The law required all hospitals to adopt and post a Charity Care policy, as well as inform patients about the availability of financial assistance. Questions are now raised about the way that hospitals are complying with this law.

As part of reviewing the questions about implementation, Disha Shah reviewed the web sites of each of the hospitals located in New York City to report on their Charity Care policies. Only some hospitals made their policy available on their web site. For three hospitals, there was no information available. Ms. Shah visited several hospitals to review how they were physically implementing their policy.

Disha Shah, CPHS summer student intern
August 2011

CHARITY CARE HOSPITAL VISITS

BETH ISRAEL MEDICAL CENTER (July 21st, 2011)

- Visited the clinic, ER, and the main entrance.
- At the clinic, there was no information posted regarding charity care. The information booth was manned by a guard who was not aware as to what charity care was. There were no financial assistance fliers either.
- The ER nurse was able to provide contact information and said that there are programs available that will pay for medical care and the financial office needs to be contacted. She gave us fliers that were in English, Spanish, Russian, and Chinese.
- The main entrance directed us towards the Medicaid office in another building and the guard simply informed us that treatment would be provided regardless of the patient's insurance status.

NYU MEDICAL CENTER (July 21st, 2011)

- The front desk asked to talk to Hospitality Services, who directed us to the Cashier, and finally to the Admitting office.
- No one knew what the charity care program was or what financial options were available for patients
- There were no fliers on charity care or financial assistance.

WYCKOFF (August 2nd, 2011)

- Went to the ER and the nurse directed me to security so they could show me where billing was. The security desk told me that I should go to the Medicaid office instead.
- At the Medicaid office, there is a sign that asks patients to ring a bell and wait to be assisted. I had to wait for about half an hour when an employee saw me and asked me what I wanted. I told her that my mother did not have insurance and I wanted to ask about the hospital's charity care or financial assistance program.
- Wyckoff Hospital shared its Charity Care Policy and is working to update the web site which will include information on this policy.

ST. BARNABAS (July 27th, 2011)

- The emergency room had small fliers taped on the registration window that informed patients that financial assistance was available. This information was printed in English, Spanish, Italian, and Haitian Creole.
- The registration nurse asked me to go see the triage nurse who then informed me that the hospital had charity care options available for its patients.
- I visited the hospital's Cashier department and there I was given a list of numbers I could contact to apply for Medicaid. I was also informed that if the patient was

not eligible for Medicaid, a charity care application could be filled out after the patient had received services at the hospital.

BRONX-LEBANON HEALTH CENTER (July 27th, 2011)

- There were no fliers available in the emergency department
- The registration nurse told me that the patient could come in to receive services but he or she would be billed. The patient must go to the Fulton campus to receive assistance. She also mentioned that the patient should have photo identification.
- The cashier department gave me two handouts. One about who to contact for Medicaid and one about charity care requirements. The charity care handout states that the patient needs to provide the hospital with a social security number. The list of documents required for application is stated in English and Spanish.

NEW YORK DOWNTOWN HOSPITAL (August 2nd, 2011)

- Went into the ER where I was directed to an information desk. The nurse informed me that the hospital does have the charity care program. She asked me where my mother lived and I said Delancey. She said that she can come for clinic visits and she would be eligible for charity care.
- She would have to provide a proof of address and an ID. She also asked if my mother worked and I said no.
- She gave me a handout that listed all the documents needed to be eligible.
- This handout also has a Charity Care Referral Form that is written in English and Chinese.

RICHMOND UNIVERSITY MEDICAL CENTER (August 3rd, 2011)

- Went to the clinic and saw signs regarding the availability of financial assistance that were posted on the wall and the registration windows.
- When I asked one of them about what was available they directed me to the Medicaid/FAP office where an employee gave me a handout that had the sliding fee scale rate and the steps that the patient needed to take in order to qualify and apply.
- The ER also had such signs posted.

HOSPITALS WITH NO PUBLICLY AVAILABLE CHARITY CARE INFORMATION:

- St. Barnabas Hospital
- Long Island College Hospital
- Wyckoff Heights Hospital

HOSPITALS WITH NO INFORMATION AVAILABLE ON THEIR WEBSITES

- Bronx-Lebanon Hospital Center
- Calvary Hospital
- NY Westchester Square
- New York Community / Brooklyn
- Episcopal Health Services, Inc.
- Interfaith Medical Center
- New York Downtown
- Rockefeller University Hospital
- Richmond University Medical
- Peninsula Hospital Center

HOSPITALS WITH INFORMATION AVAILABLE ON THEIR WEBSITES

Montefiore Hospital and Medical Center

- Hospital website provides links to information packets that include the charity care application, the financial aid eligibility charts, as well as the sliding fee scale rate.
- The application and information is available in English and Spanish.
- The patient is asked to provide a social security number.
- The sliding fee scale rate is steeper compared to the one used by HHC.
- It is specified that prenatal visits as well as children's visits to the emergency room and clinic are free of charge.
- The Emergency Inpatient Admissions scale is based on percentages of the Medicaid rate. These percentages are higher than those specified by the NYSDOH.

<http://www.montefiore.org/guide/financialaid/>

<http://www.montefiore.org/documents/financialaid/FA-english-summary-2011.pdf>

<http://www.montefiore.org/documents/financialaid/Financial-Aid-Policy.pdf>

Brookdale Hospital Medical Center

- Hospital's website provides patients with a summary of the financial assistance program.
- No sliding rate scale is available

- It is specified that outpatient services or emergency room visits start from \$0 for children and pregnant women
- This information is only available in English
- In order to apply, the patient is asked to provide a form of picture ID, proof of address, four weeks of pay stubs or the previous year's W-2, and/or a statement indicating how the patient is supporting himself or herself. All of these requirements might play a role in deterring patients of undocumented immigrant status from applying for financial assistance. However, the site also states that a patient might be eligible for aid despite not being able to provide any of these documents.
- The policy only states the family size and income level that may qualify for Charity Care.
- The income levels in order to be eligible for financial assistance are much lower compared to those at HHC hospitals. For instance, the annual income for a two person family must be lower than \$41,070 at this hospital but the same family can have an annual income up to \$58,841 to receive assistance at HHC hospitals.

<http://brookdalehospital.org/html/insurance/uninsured.htm>

Brooklyn Hospital

- The policy information and the application is accessible on the hospital's website
- The patient is asked to provide social security number on the application
- The patient is also asked to submit an Alien Registration Card, birth certificate or passport, a Social Security Card or awards letter, Pay stubs or W2 withholding forms, Income tax returns, Pension or retirement benefits, Rental income statements, Unemployment insurance benefits. All of these requirements might deter patients that are undocumented immigrants from applying for assistance. The hospital does state later that even though a patient might not have all of these documents available, he or she can still apply for aid.
- The site provides the income requirements that would help the patient determine whether he or she is eligible but it does not provide the sliding fee scale rate.
- The income levels in order to be eligible for financial assistance are much lower compared to those at HHC hospitals. For instance, the annual income for a two person family must be lower than \$43,710 at this hospital but the same family can have an annual income up to \$58,841 to receive assistance at HHC hospitals.
- Information is only available in English.
- The site does not specify the guidelines for prenatal and children's visits.

<http://www.tbh.org/patient-care-info/financial-assistance-program>

Lutheran Medical Center

- The hospital website has a page on Charity Care but it does not have any information on the specific requirements for the program or the sliding fee scale rate. The application is also not available on the hospital's website.
- The Community Health Advocates website has posted the Charity Care application and Policy Summary in English, Arabic, Russian, and Spanish.
- The Policy Summary informs patients that in order to apply, the patient needs to prove his or her family size. This can be done by providing a birth certificate, or baptismal papers, or a marriage license, or passports for the patient and the patient's family members. This might deter patients who are undocumented immigrants from applying for financial assistance. The hospital does state later that even though a patient might not have all of these documents available, he or she can still apply for aid.
- The Policy Summary does provide the income limits for eligibility and these limits are set at lower numbers than those used by the HHC. This means that the Lutheran Medical Center caps financial aid eligibility at a lower income level.
- The hospital also asks patients to prove their income by submitting three months of pay stubs or three months 1099 or W-2 for the last tax year or a letter from the patient's job stating a yearly income. This might deter patients of undocumented immigration status from applying for financial assistance.
- Although the Policy Summary does not contain the sliding fee scale rate, it does specify that outpatient and emergency room services for pregnant women and children are provided free of cost. For adults, these services start at the rate of \$15.
- The application does not ask patients to provide their social security numbers.

<http://www.lutheranmedicalcenter.com/GuideForPatients/CharityCare/>

Maimonides Medical Center

- The link to the sliding fee scale rate on the hospital's website is not functioning.
- The hospital's website does not have an income scale
- The application and policy information are available in English, Arabic, Bengali, Chinese, Creole, French, Italian, Polish, Russian, Spanish, Urdu, and Yiddish.
- The application asks for the patient to provide his or her social security number as well as proof of identification in the form of Citizenship papers, Passport, Birth Certificate, or Drivers License. This might deter patients who are undocumented immigrants from applying for financial assistance.
- The information packet on financial assistance does not specify any guidelines for pregnant women and children
- The policy information provided on the Community Health Advocates website provides a sliding fee scale rate. The income levels required for assistance are higher than those used by HHC hospitals. The amount that the patient is required

to pay is based on his or her income and a fixed fee designated for the different types of services provided.

<http://www.maimonidesmed.org/Main/FinancialInformation.aspx>

NY Methodist Hospital of Brooklyn

- Information is available on the hospital's website
- The Application and information letter are only available in English
- No sliding fee scale rate or income scale has been provided
- Along with the application, the hospital asks the patient to provide the following documents: IRS forms: W-2 or 1099, Tax Return: U.S. Federal form 1040 or Country of Citizenship, last 3 Payroll Statements or Unemployment Benefits Statements (evidence of start date), Social Security Award letter, Mortgage Payment/Rent Receipt and/or Letter from whomever pays the rent or mortgage, Most Recent Bank and/or Brokerage Statements, Any Medicaid and/or Health Benefits Acceptance or Denial Letter, Any Document that relates to information provided on the application's signature page, for example: Food Stamps, Public Assistance, Self Employment. These requirements might play a role in deterring patients who might be undocumented immigrants from applying to the program.
- Application asks for social security number
- No information is provided regarding the guidelines pertaining to pregnant women and children.

<https://nym.ixt.com/BillingPolicies.aspx>

Kingsbrook Jewish Medical Center

- The applications as well as information about the policy are readily available on the hospital's website
- The application and the information are only available in English
- The application itself does not ask for a Social Security Number
- However, the hospital does ask the patient to provide the following documents: Picture Identification: Proof of Address, Income Tax 1040 (to verify dependents), Proof of income in the form of Four (4) most recent pay stubs (and/or), a letter from the patient's employer (and/or), a statement from the patient stating income (and/or), if the patient does not work, a letter from the person supporting them. These requirements might deter patients from applying for financial assistance especially if they are undocumented immigrants. However, the policy does mention that even if a patient does not have these documents, he or she may still apply for financial aid.
- No guidelines have been specified regarding emergency room and clinic visits for pregnant women and children
- The sliding fee scale rate is more steep compared to the one used by HHC. Also, the income levels for eligible patients are capped at a lower amount compared to the levels used by HHC.

- The hospital also provides the patients with the percentage of charges that they will be expected to pay based on their income and the federal poverty line. These percentages are higher than those set up by the NYSDOH in their Charity Care guidelines.

http://www.kingsbrook.org/Patients_and_Visitors_Guide/Financial_Considerations/Charity_Care.aspx

Beth Israel M.C. – Kings Highway

- The hospital's main patient website has a direct link for financial assistance for uninsured patients. This link connects to a page on the Continuum Health Partners website where the patient is informed that the hospital can help with applying for financial assistance.
- This information is only available in English
- The income limits used by Continuum Health Partners are much lower than the ones used by HHC. For example, in order for a two person family to qualify for Financial Assistance at Beth Israel their annual income must be less than \$41,070. On the other hand, for the same family size to qualify for Assistance at HHC, their income must be lower than \$58,840. Also, no sliding fee scale rate is provided for the patient.
- The Financial Assistance Summary does clearly state that patients may apply regardless of immigration status. However, in the requirements section, the patient is asked to provide proof of identity, proof of address, and proof of income. These requirements might deter patients that are undocumented immigrants from applying for financial assistance.
- The policy also specifies that charges for an outpatient service or an emergency room visit start at \$0 for pregnant women and children and at \$15 for adults.
- However, the Community Health Advocates website also lists another packet of information regarding the policy that is used by Continuum Health Partners. The income levels in this policy do not coincide with the ones provided in the financial assistance summary posted by Beth Israel hospital. This policy also does not specify guidelines for outpatient and emergency room services for pregnant women and children. A sliding fee scale rate is provided and this scale is similar to the guidelines advised by the NYSDOH. This set of guidelines is also only available in English.

<http://wehealny.org/services/uninsured/index.html>

Beth Israel Medical Center

- The hospital's main patient website has a direct link for financial assistance for uninsured patients. This link connects to a page on the Continuum Health Partners website where the patient is informed that the hospital can help with applying for financial assistance.
- This information is only available in English

- The income limits used by Continuum Health Partners are much lower than the ones used by HHC. For example, in order for a two person family to qualify for Financial Assistance at Beth Israel their annual income must be less than \$41,070. On the other hand, for the same family size to qualify for Assistance at HHC, their income must be lower than \$58,840. Also, no sliding fee scale rate is provided for the patient.
- The Financial Assistance Summary does clearly state that patients may apply regardless of immigration status. However, in the requirements section, the patient is asked to provide proof of identity, proof of address, and proof of income. These requirements might deter patients that are undocumented immigrants from applying for financial assistance.
- The policy also specifies that charges for an outpatient service or an emergency room visit start at \$0 for pregnant women and children and at \$15 for adults.
- However, the Community Health Advocates website also lists another packet of information regarding the policy that is used by Continuum Health Partners. The income levels in this policy do not coincide with the ones provided in the financial assistance summary posted by Beth Israel hospital. This policy also does not specify guidelines for outpatient and emergency room services for pregnant women and children. A sliding fee scale rate is provided and this scale is similar to the guidelines advised by the NYSDOH. This set of guidelines is also only available in English.

<http://wehealny.org/services/uninsured/index.html>

Hospital for Special Surgery

- The hospital's website has links to the institution's policy on financial assistance as well as the application.
- Information is only available in English
- The hospital website only provides the income requirements that would make a patient eligible for financial assistance.
- The income levels mandated by the hospital are higher than those used by the HHC. For instance, for a two person family to be eligible for financial assistance at the Hospital for Special Surgery, his or her annual income must be lower than \$73,550. On the other hand, for the same family to be eligible at an HHC institution, the annual income must be less than \$58,840.
- The hospital's website does state that rates for clinic and ER visits for pregnant women and children start at \$0. It also states that the rates for adults for these visits start at \$15.
- The application for financial assistance is also available in English on the hospital's website. It asks the patient to provide his or her social security number which might deter undocumented immigrants from applying. The patient is also asked to provide sources of income verification like tax returns, pay stubs, social security statements, disability benefit statements, or a up-to-date Profit and Loss statement (if self-employed). Once again, it might be difficult for an undocumented patient to produce these documents.

<http://www.hss.edu/patient-financial-assistance-notice.asp>

Lenox Hill Hospital

- The hospital's website provides links to their charity care policy as well as application
- Application is only available in English
- The application asks for social security number
- Inpatient and outpatient charity care fee scales are provided
- For outpatient services, the scale states income ranges and the percent of the total cost that the hospital normally charges for the services provided. On the other hand, for inpatient services, The Fee Scale will be applied against the current Medicare DRG rates. the percent rates are pretty similar to the one provided by the NYSDOH.
- The charges for inpatient services are much higher than those for outpatient services.
- The policy does specify that a fee of \$15 will be charged per visit to the emergency room and clinics for adults and that there will be no charge for any patient at or below 100% of the FPL for prenatal and pediatric clinic and emergency room services.
- The application asks the patient to provide most recent pay stub or W-2 form, and proof of residency (phone bill or electric bill). Providing these documents might be challenging for patients who are undocumented immigrants.

<http://www.lenoxhillhospital.org/serving.aspx?id=440&terms=financial+assistance&searchtype=1&fragment=False>

Memorial Hospital for Cancer

- Information is available on the hospital's website in English, Spanish and Russian.
- The hospital's website provides the patient with a brief introduction that informs patients that they can be eligible for charity care so they can contact the hospital's Financial Services department to inquire about the application process. It also provides a link to a brochure that is available in English, Spanish, and Russian.
- The maximum yearly income required in order to be eligible for financial assistance is much higher compared to the levels set by HHC. For instance, for a two-person family to be eligible for assistance at Sloan-Kettering the annual income must be less than \$73,550. On the other hand, for the same patient to be eligible at an HHC hospital, the annual income must be less than \$58,840.
- No specific guidelines for pregnant women and children have been provided.
- No application has been provided

http://www.mskcc.org/mskcc/shared/graphics/Newly_Diag_Redesign/Financialbrochure_2011.pdf

<http://www.mskcc.org/mskcc/html/74331.cfm>

Mount Sinai Hospital

- The Mount Sinai Hospital website provides patients with an overview regarding charity care or financial assistance
- This information is only available in English
- The hospital asks the patient to provide the following documentation with the Policy application (documentation must meet the standards of proof applied by Medicaid to Medicaid application documentation): Proof of address; Income verification (wages, disability benefits, comp, etc) by providing 60 days of recent payroll stubs; or most current W2; AND/OR Letter from the Social Security Administration or the New York State Department of Labor regarding unemployment benefits; AND/OR Letter of support from individuals providing for patient's basic living needs; Proof of dependents; Proof of child support, alimony. Once again, it might be difficult for undocumented immigrants to gather these documents in order to complete his or her application.
- Neither the income level table nor the sliding fee rate scale have been provided.
- No information has been specified regarding the rates for clinic and ER visits for pregnant women and children.

<http://www.mshq.org/community/charity-care>

New York Eye + Ear Infirmary

- The hospital's website provides patients with access to the hospital's charity care policy as well as contact information that can be used to get further information about the program. This contact information and directions regarding the point at which the patient should ask for assistance is available in English, Spanish, Chinese, and Russian.
- The income levels used to determine eligibility are much lower than those used by the HHC. For instance, for a family of two to be eligible for financial aid at the New York Eye and Ear Infirmary the annual income must be less than \$43,710. On the other hand, in order to qualify for financial assistance at an HHC hospital the family's income must be less than \$58,840. Thus, this institution's income levels greatly reduce the amount of patients that are eligible for assistance.
- The Policy information packet also provides the percentage of the Medicare rate that the patient would be responsible for based on his or her income. This sliding scale rate is similar to the one provided by the NYSDOH.
- No guidelines have been specified regarding the rates for clinic and ER visits for pregnant women and children.
- Along with the application, the hospital requires that the patient provides a Proof of identity; Proof of address; and Income verification (two bi-weekly or four weekly payroll stubs or a letter from the Social Security Administration, or the

New York State Department of Labor regarding unemployment benefits. If the applicant is not working and receiving support, letter of support from individuals providing for patient's basic living needs); Proof of dependents; Proof of child support, alimony; and Proof of assets (three months of bank statements). These requirements might deter undocumented patients from applying for assistance.

<http://www.nyee.edu/charity-care-policy.html>

St. Luke's / Roosevelt Hospital Center

- The hospital's main patient website has a direct link for financial assistance for uninsured patients. This link connects to a page on the Continuum Health Partners website where the patient is informed that the hospital can help with applying for financial assistance.
- This information is only available in English
- The Community Health Advocates website has more information posted on the hospital's policy.
- The income limits used by Continuum Health Partners are much lower than the ones used by HHC. For example, in order for a two person family to qualify for Financial Assistance at Beth Israel their annual income must be less than \$41,070. On the other hand, for the same family size to qualify for Assistance at HHC, their income must be lower than \$58,840. Also, no sliding fee scale rate is provided for the patient.
- The Financial Assistance Summary does clearly state that patients may apply regardless of immigration status. However, in the requirements section, the patient is asked to provide proof of identity, proof of address, and proof of income. These requirements might deter patients that are undocumented immigrants from applying for financial assistance.
- The policy also specifies that charges for an outpatient service or an emergency room visit start at \$0 for pregnant women and children and at \$15 for adults.
- However, the Community Health Advocates website also lists another packet of information regarding the policy that is used by Continuum Health Partners. The income levels in this policy do not coincide with the ones provided in the financial assistance summary posted by Beth Israel hospital. This policy also does not specify guidelines for outpatient and emergency room services for pregnant women and children. A sliding fee scale rate is provided and this scale is similar to the guidelines advised by the NYSDOH. This set of guidelines is also only available in English.

<http://www.chpnyc.org/services/uninsured/index.html>

NY University Medical Center

- Information is only provided in English
- The hospital's website provides a brief introduction to charity care and a link to an application.

- The application asks the patient to provide a social security number along with Identification (one of the following: Passport, Birth Certificate, Valid Driver's License, or Military Discharge Papers), Income (Most Recent Federal Tax Return, Last 4 Pay Stubs or Unemployment Check stubs, Social Security Award Letter, Verifiable proof of Disability, Pension, Child Support, Alimony, and or Rental Income), Assets (Copies of current Bank Statements for Checking, Savings, Stocks, Bonds, Mutual Funds, Money Markets, or any other Investment Account, Verifiable Proof of Any Other Income), Residency (one of the following: Rent Statement or Payment Receipt, Mortgage Statement, Utility Bill)
- The Community Health Advocates website has provided a link to the hospital's policy on charity care. This policy states that the hospital considers a Patient's residence, Annual pre-tax income, Liquid assets, and Family size.
- Neither an income level table nor a sliding fee rate scale have been provided
- No guidelines have been specified regarding the rates for pregnant women and children.

<http://hjd.med.nyu.edu/harkness/patients/financial-assistance>

New York Presbyterian Hospital.

- The hospital website only has a brief introduction to charity care for patients in need of financial assistance along with a link to the application in English.
- The information and application is only available in English
- Application asks the patient to provide his or her social security number
- A sliding fee scale rate has not been provided but a table that specifies the income requirements for eligibility has been provided in the policy summary found on the Community Health Advocates website. These income limits are similar to the ones used by the HHC.
- The application also asked the patient to provide the following documents: IRS forms: W-2 or 1099, Tax Return: U.S. Federal form 1040 or Country of Citizenship, Last 3 Payroll Statements or Unemployment Benefits Statements (evidence of start date), Social Security Award letter, Mortgage Payment/Rent Receipt and/or Letter from whomever pays the rent or mortgage, Most Recent Bank and/or Brokerage Statements, Any Medicaid and/or Health Benefits Acceptance or Denial Letter, Any Document that relates to information provided on the application's signature page, for example: Food Stamps, Public Assistance, Self Employment.
- No guidelines have been specified regarding the rates for pregnant women and children.

https://nyp.ixt.com/BillingPolicies.aspx#financial_assistance

<http://nyp.org/patients/billing.html>

Flushing Hospital and Medical Center

- Information about charity care is provided on the hospital's website.

- Information is only available in English
- An income level chart is provided, but there is no sliding fee scale rate
- The income levels in order to be eligible for financial assistance at Flushing Hospital are much lower compared to those at HHC hospitals. For instance, the annual income for a two person family must be lower than \$43,710 at Flushing Hospital but the same family can have an annual income up to \$58,841 at HHC hospitals.
- The information provided on the hospital website does specify that rates for clinic and ER visits for children and pregnant women start at \$0 and at \$15 for adults.
- The hospital mentions that assistance is available for patients whose annual incomes are up to 300% of the Federal Poverty Level.
- Application is also only available in English
- Application does not ask for a social security number or any proof of income. This makes it easy for undocumented immigrants to apply for financial assistance.

<http://flushinghospital.org/insurance/uninsured.html>

Jamaica Hospital

- Information about charity care is provided on the hospital's website
- Information is only available in English
- An income level chart is provided, but there is no sliding fee scale rate
- The income levels in order to be eligible for financial assistance at Jamaica Hospital are much lower compared to those at HHC hospitals. For instance, the annual income for a two person family must be lower than \$41,070 at Jamaica Hospital but the same family can have an annual income up to \$58,841 at HHC hospitals.
- The hospital mentions that assistance is available for patients whose annual incomes are up to 300% of the Federal Poverty Level.
- The information provided on the hospital website does specify that rates for clinic and ER visits for children and pregnant women start at \$0 and at \$15 for adults.
- No application is provided. The patient is asked to contact the hospital in order to get one.

<http://jamaicahospital.org/pages/insurance/uninsured.html>

Staten Island University Hospital.

- The hospital website has a page dedicated to Patient Financial Assistance Programs.
- The hospital website has the application available in English, Spanish, Chinese, Korean, Albanian, Farsi, French, Greek, Hindi, Urdu, Tagalog, Russian, Polish, Italian, and Haitian Creole.

- The maximum yearly income required in order to be eligible for financial assistance is much higher compared to the levels set by HHC.
- The application asks the patient to provide a social security number. However, it also states that this is an optional request.
- The information pages do not specify any policy on charges for clinic and emergency room visits for pregnant women and children.
- The hospital does not provide a sliding fee scale rate. The website simple provides a table that specifies the maximum income levels that patients need to fall below in order to be eligible for financial assistance.
- In addition to the application, patients are asked to provide checks, pay stubs or statements that support any of the types of income that are reported on the financial assistance application. In addition, copies of all bills or statements that the patient would like the hospital to review as part of his or her application are requested.

<http://www.northshorelij.com/NSLIJ/assistance>

Mount Sinai Hospital of Queens

- The hospital website consists of a page on charity care under the community section.
- This information is only available in English
- The application is available in English on Community Health Advocates
- The patient is asked to provide his or her social security number which might hinder patients who are undocumented immigrants from applying for assistance.
- The hospital asks the patient to provide the following documentation with the Policy application (documentation must meet the standards of proof applied by Medicaid to Medicaid application documentation): Proof of address; Income verification (wages, disability benefits, comp, etc) by providing 60 days of recent payroll stubs; or most current W2; AND/OR Letter from the Social Security Administration or the New York State Department of Labor regarding unemployment benefits; AND/OR Letter of support from individuals providing for patient's basic living needs; Proof of dependents; Proof of child support, alimony. Once again, it might be difficult for undocumented immigrants to gather these documents in order to complete his or her application.
- Neither the income level table nor the sliding fee rate scale has been provided.
- No information has been specified regarding the rates for clinic and ER visits for pregnant women and children.

<http://www.mshq.org/community/charity-care>

Forest Hills – North Shore

- The hospital website has a page dedicated to Patient Financial Assistance Programs.

- The hospital website has the application available in English, Spanish, Chinese, Korean, Albanian, Farsi, French, Greek, Hindi, Urdu, Tagalog, Russian, Polish, Italian, and Haitian Creole.
- The maximum yearly income required in order to be eligible for financial assistance is much higher compared to the levels set by HHC.
- The application asks the patient to provide a social security number. However, it also states that this is an optional request.
- The information pages do not specify any policy on charges for clinic and emergency room visits for pregnant women and children.
- The hospital does not provide a sliding fee scale rate. The website simple provides a table that specifies the maximum income levels that patients need to fall below in order to be eligible for financial assistance.
- In addition to the application, patients are asked to provide checks, pay stubs or statements that support any of the types of income that are reported on the financial assistance application. In addition, copies of all bills or statements that the patient would like the hospital to review as part of his or her application are requested.

<http://www.northshorelij.com/NSLIJ/assistance>

New York Medical Center of Queens

- The hospital's website provides a page on Frequently Asked Questions about Financial Assistance, but an application is not available
- This information is only available in English
- The Community Health Advocates website however provides the patient with the Hospital's policy as well as the application in several languages such as English, Spanish, Russian, Korean, and Chinese
- Application does not ask for the patient's social security number
- The hospital's guidelines state that Uninsured New York residents with annual incomes under 400% of the Federal Poverty Guidelines are eligible for charity care.
- A sliding fee scale rate is provided on the basis of Blue Cross rate for the Inpatient and Ambulatory Services and the clinic rates are based on the published NYS "clinic" rate.
- These rates are higher than those provided by the NYSDOH. For example, a patient with an annual income up to 200% of the FPG, must pay 40% of the insurance rate at this hospital whereas based on the NYSDOH guidelines, this patient should be paying 20% only.
- The information pages do not specify any policy on charges for clinic and emergency room visits for pregnant women and children.

http://www.nyhq.org/Frequently_Asked_Questions_about_Financial_Assistance

Long Island Jewish – Hillside

- The hospital website has a page dedicated to Patient Financial Assistance Programs.
- The hospital website has the application available in English, Spanish, Chinese, Korean, Albanian, Farsi, French, Greek, Hindi, Urdu, Tagalog, Russian, Polish, Italian, and Haitian Creole.
- The maximum yearly income required in order to be eligible for financial assistance is much higher compared to the levels set by HHC.
- The application asks the patient to provide a social security number. However, it also states that this is an optional request.
- The information pages do not specify any policy on charges for clinic and emergency room visits for pregnant women and children.
- The hospital does not provide a sliding fee scale rate. The website simple provides a table that specifies the maximum income levels that patients need to fall below in order to be eligible for financial assistance.
- In addition to the application, patients are asked to provide checks, pay stubs or statements that support any of the types of income that are reported on the financial assistance application. In addition, copies of all bills or statements that the patient would like the hospital to review as part of his or her application are requested.

<http://www.northshorelij.com/NSLIJ/assistance>