### BRATTLEBORO MEMORIAL HOSPITAL

**Brattleboro, Vermont SUBJECT: FINANCIAL ASSISTANCE PROGRAM POLICY**

|  |  |  |  |
| --- | --- | --- | --- |
| **Category** | **ADMINISTRATIVE** | **Last Review Date** | **01/20/2023** |
| **Division** | **FISCAL SERVICES** | **Author(s) Responsible** | **DIRECTOR, PATIENT FINANCIAL SERVICES**  **DIRECTOR, PHYSICIAN REVENUE CYCLE**  **DIRECTOR, FINANCE** |
| **Approval** |  | **ADMINISTRATION** | **VP OF FINANCE 09/30/2016 BMH BOARD OF DIRECTORS** |

1. **SCOPE**

This policy applies to all Emergency Care and other Medically Necessary Care provided by Brattleboro Memorial Hospital and Brattleboro Memorial Hospital Medical Group (BMH).

### PURPOSE

BMH’s Financial Assistance Program (FAP) is designed to assist those patients who are either uninsured, underinsured or have limited financial resources that impact their ability to fully pay for their care.

This policy establishes the process for determining patient eligibility for financial assistance (a/k/a charity care, free care or discounted care) for services provided by BMH, and to ensure that BMH will not discriminate in the determination of eligibility on the basis of race, color, creed, sex, age, handicap or sexual orientation.

Applications will be processed and approval will be based on specified criteria. If approved, patient’s obligation to BMH may be reduced for a period of time specified.

### DEFINITIONS

**Accounts Receivable**: Outstanding balances owed by patients or insurers for services provided by BMH. **Advanced Beneficiary Notice (ABN)**: A notice that Medicare providers are obligated to give to a Medicare enrollee when they find that Medicare does not cover the services the enrollee requests.

**Allowed Payments**: Total amounts allowed by the insurer related to a claim for services performed by BMH to be paid by the insurer or by the patient (i.e., copayments, deductibles, coinsurance, etc.) or the patient’s supplemental insurer.

**Amounts Generally Billed Percentage (AGB):** The total amount of allowed payment to BMH by Medicare, Medicaid, and private health insurers expressed as a percentage of gross charges billed by BMH to the insurer. BMH utilizes the “look back method” as defined in section 501(r) (5)(b)(1) of the Internal Revenue Code. BMH will limit the amounts charged for Emergency Care or other Medically Necessary Care provided to individuals eligible for assistance under this FAP policy to not more than AGB. For the fiscal year beginning October 1, 2016, the AGB rate is 50%. This percentage will be updated annually within 120 days of BMH’s fiscal year end. **Application Period**: the period during which BMH accepts and processes FAP applications. This period begins with the date of the first post-discharge billing statement and ends 240 days after BMH provides the individual with their first post-discharge billing statement.

**Bad debt:** a debt that is not collected and is worthless to the creditor.

**BMH:** Brattleboro Memorial Hospital facility and medical group practices.

**Charge:** The amount the FAP eligible individual is personally responsible for paying, after all deductions, discounts (FAP and all other) and insurance reimbursements have been applied.

**Coinsurance**: the percentage of total charges that a person is required by their insurance to pay out-of-pocket; **Community Resource Liaison**: BMH employee who is available to patients inquiring and/or applying for financial assistance to assist in the application process, process applications and assist patients in enrolling in available insurance programs or other assistance.

**Copayment**: a set fee for services that a person must pay at each visit. The amount of the copayment is determined by the person’s health insurance carrier;

**Creditor**: a person or organization to whom money is owed by a debtor.

**Debtor**: a person who owes a creditor; someone who has the obligation of paying a debt.

**Deductible**: amount a person must pay for healthcare expenses before insurance covers the cost; often based on a yearly amount.

**Emergency Care:** Care provided to patients of BMH presenting with an Emergency medical condition - a medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain, psychiatric disturbances and/or symptoms of substance abuse) such that the absence of immediate medical attention could reasonably be expected to result in:

* 1. Placing the health of the individual (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy;
  2. Serious impairment to bodily functions;
  3. Serious dysfunction of any bodily organ or part.
  4. With respect to a pregnant woman who is having contractions, the term includes situations where:
     1. There is inadequate time to effect a safe transfer to another hospital before delivery;
     2. The transfer may pose a threat to the health or safety of the woman or the unborn child. **Extraordinary Collection Action (ECA):** Actions taken against the patient related to obtaining payment of a bill for care covered under BMH’s FAP that require a legal or judicial process or involve selling an individuals’ debt to another party or reporting adverse information about the individual to consumer credit reporting agencies or credit bureaus. Examples of ECAs include, but are not limited to: place a lien on an individual’s property; foreclose on an individual’s real property; attach or seize an individual’s bank account or any other personal property; commence a civil action against an individual; cause an individual’s arrest; cause an individual to be subject to a writ of body attachment; and garnish an individual’s wages.

**Federal Poverty Income Guidelines (FPG)**: The set minimum amount of gross income that a family (otherwise known as a Household) needs for food, clothing, transportation, shelter and other necessities as determined by the

U.S. Department of Health and Human Services.

**Guarantor**: an adult person receiving medical services, or the parent of a minor child (under age 18) receiving services who signs the consent for medical treatment on their behalf (not the subscriber of insurance); **Household**: all family members or cohabitants residing in the same home.

**Income**: Gross earnings, unemployment compensation, workers compensation, social security benefits, supplemental security income, public assistance, veteran’s benefits, survivor benefits, pension or retirement, interest, dividends, rents, royalties, estate income, trusts, educational assistance, alimony, annuities, and child support for a Household.

**Indigent**: a person who is considered impoverished or destitute.

**Liquid Assets**: any asset that is cash or can be easily converted to cash including cash, checking and savings accounts, money markets, CD’s, annuities, stocks, bonds and mutual funds.

**Medically Indigent**: Health insurance coverage does not provide full coverage for all of the medical expenses and the self-pay unreimbursed medical expenses, in relationship to family Income, would make the patient indigent if the patient were required to pay full charges for the medical expenses.

**Medically Necessary Care**: Health services and supplies that under the applicable standard of care are appropriate: (a) to improve or preserve health, life, or function; or (b) to slow the deterioration of health, life, or function; or (c) for the early screening, prevention evaluation, diagnosis or treatment of a disease, condition, or illness or injury. Only services considered medically necessary are covered under this FAP policy. Services not considered medically necessary include cosmetic surgery, vision enhancing intraocular lenses, hearing aides and associated products, investigational services or services where and Advanced Beneficiary Notice (ABN) was signed.

**Other Reliable Evidence**: In addition to the documents required to process an FAP application and determine eligibility, BMH reserves the right to utilize other reliable evidence to determine eligibility and grant financial

assistance. If an applicant does not have any of the listed documents to prove household income, he or she may call the BMH Community Resource Liaison and discuss other evidence that may be provided to demonstrate eligibility.

**Out-of-Pocket Balance**: A patient balance resulting from a lack of insurance coverage or a deductible, coinsurance, copayment, etc.

**OCA**: “outside collection agency” - a company hired by a creditor to collect a debt that is owed.

**Period of Enrollment**: The period of time that an approved enrollment in BMHs FAP is valid for, as measured from the date of approval. The default Period of Enrollment is twelve (12) months, although BMH reserves the right to limit the Period of Enrollment to less than twelve (12) months at its discretion.

**Plain Language Summary**: A simplified version of this FAP policy with the purpose of alerting patients to the availability of financial assistance and providing them with access to resources to facilitate application for financial assistance.

**Prompt Pay Discount**: A discount offered to uninsured patients who pay their visit balance within a specified period of time.

**Underinsured patient**: a patient that is exposed to significant financial losses due to inadequate health insurance coverage.

**Uninsured patient**: a patient who is not covered under a medical insurance plan.

### POLICY

It is the policy of BMH to follow federal guidelines in making reasonable efforts to determine eligibility for patient financial assistance before pursuing collection actions, and to use Federal Poverty Income Guidelines (FPG) pertaining to income in this regard. The policy set forth in this BMH FAP policy represents the official FAP policy within the meaning of section 501(r) of the Internal Revenue Code as approved by the BMH Board of Directors.

BMH will offer financial assistance if an individual’s or family’s Income is within the specified parameters, available resources/assets are below existing guidelines, and all other means of reimbursement have been exhausted.

The Income guidelines will be reviewed on an annual basis based on the changes in the Federal Poverty Guidelines.

The basis for discounts provided under this FAP policy are charges for services rendered.

Some services provided by professionals not employed or contracted by BMH may not be covered under this FAP. These services will be billed to you separately from BMH. These professionals may or may not have their own FAP and policies. A list of these professionals is attached to this FAP policy. This list is subject to change. If you have any questions regarding the applicability of this FAP to services rendered by a particular provider, please contact our Community Resource Liaison at (802) 257-8814.

No FAP eligible individual will be charged more for Emergency and other Medically Necessary Care than the current AGB Rate. For uninsured patients that either do not apply or do not qualify for financial assistance under this FAP, BMH will extend a 30% Prompt Pay Discount if the visit is paid within 30 days of the issuance of the first billing statement.

BMH reserves the right to grant financial assistance based on Other Reliable Evidence not listed in this FAP policy, including instances where listed documentation was not received.

### PROCEDURES:

1. Qualifications for Financial Assistance:
   1. Financial Assistance is limited to Emergency Care and Medically Necessary Care. Patients receiving certain elective services, such as those considered cosmetic, investigational or experimental, are expected to make payment arrangements in advance, as these types of services are not covered by this FAP policy.
   2. Patients’ family Income must be at or below 350% of the current Federal Poverty Income Guidelines for their family size. The following are the current Federal Poverty Income Guidelines as published by the

U.S. Department of Health and Human Services along with the level of financial assistance allowed:

**CY 2023 Federal Assistance Income Guideline Grid**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Family/Household Size**  **Add  $5,140 for each additional person** | **100%** | **up to 250%** | **>250% to 300%** | **>300% to 350%** | **>350% to 400%** |
| 1 | $14,580 | $36,450 | $43,740 | $51,030 | $58,320 |
| 2 | $19,720 | $49,300 | $59,160 | $69,020 | $78,880 |
| 3 | $24,860 | $62,150 | $74,580 | $87,010 | $99,440 |
| 4 | $30,000 | $75,000 | $90,000 | $105,000 | $120,000 |
| 5 | $35,140 | $87,850 | $105,420 | $122,990 | $140,560 |
| 6 | $40,280 | $100,700 | $120,840 | $140,980 | $161,120 |
| 7 | $45,420 | $113,550 | $136,260 | $158,970 | $181,680 |
| 8 | $50,560 | $126,400 | $151,680 | $176,960 | $202,240 |
| PERCENT OF FINANCIAL ASSISTANCE AWARDED |  | 100% | 75% | 50% | 30% |

* 1. Patients or their Guarantors must complete an FAP application and provide BMH with verification of Income. Responsible parties may be asked to disclose the identity and amounts of any assets that could be used to pay for medical expenses. NOTE: Income verification may be waived at the discretion of the Director of Patient Financial Services or the Director of Physician Revenue Cycle, particularly in those instances in which patients may have previously or subsequently qualified for Medicaid, or are deceased, with no estate;
  2. FAP applications will be processed within thirty (30) days of the date of their receipt by BMH;
  3. Financial Assistance applies only to those patient accounts still in active Accounts Receivable; no Financial Assistance discount may be applied against accounts that have been forwarded to an OCA or attorney as Bad Debt.

1. Method and Process for Applying for Financial Assistance

How and individual applies for Financial Assistance under this Policy

Individuals may initiate the Financial Assistance application process by contacting the BMH Community Resource Liaison in one of the following methods:

By telephone: Please call the Community Resource Liaison at (802) 257-8814 (fax: (802) 257-3159).

In person: Stop at the front desk of the hospital or any one of the medical group practices and inquire with the receptionist regarding applying for financial assistance. A list of addresses for the hospital and medical practices are attached to this policy.

By mail: Please send a request to apply for Financial Assistance to the Community Resource Liaison at the following address:

Community Resource Liaison Brattleboro Memorial Hospital 17 Belmont Avenue

Brattleboro, Vermont 05301

BMH may notify the patient of the FAP at time of registration, scheduling, during or after their stay should they determine that patient does not have insurance and may qualify for financial assistance.

BMH after receiving the inquiry will contact the patient and determine their insurance status, and whether they qualify for insurance coverage and discuss with patient the application process and required documentation. A list of required documentation will be provided to the patient indicating the following:

1. Documentation supporting either that patient tried to obtain and has been refused all other sources of payment including insurance, public assistance or lawsuit settlement or documentation supporting the patient’s current coverage in cases of high deductible or other out-of-pocket patient responsibility.
2. Complete copy of patient’s most recently filed Federal Income Tax Return and all schedules
3. Prior calendar year’s W-2 forms
4. Copies of the three (3) most recent, consecutive paycheck stubs or a statement from patient’s employer confirming average pay period net pay.
5. Complete copies of three (3) most recent bank statements (e.g., savings, checking, money market, IRA, 401K, etc.).
6. Copies of unemployment or disability compensation benefits statement.
7. Copies of pension benefits stubs.
8. Copies of Social Security Income (yearly benefits statements, copy of check or direct deposit)
9. Copy of Food Stamp allocation
10. Copies of government assistance notices (including Department of Health & Human Services)
11. Copy of housing subsidy allotment
12. Business tax returns (if applicable)

Upon receipt of the above documentation and a completed financial assistance application, BMH will perform a review of the documentation and the FAP Household Income parameters above.

Financial assistance may not be denied based on the omission of information or documentation if such information or documentation is not listed above and on the FAP application form.

Evidence of a qualifying event such as a denial of insurance document or at least an attempt to obtain insurance is required in order to qualify for financial assistance. Evidence of missing open enrollment in a State or Federally subsidized insurance program is considered a qualifying event.

A financial assistance application and application checklist will be mailed to the patient. A copy of the application and checklist are attached to this policy.

Patients may either mail in the application and required documentation to the Community Resource Liaison (email and faxing is accepted) or visit the community resource liaison in person. The Community Resource Liaison is available throughout this process to answer any questions the patient may have on the FAP application process.

Income verification may be waived at the discretion of the Director of Patient Financial Services or the Director of Revenue Cycle, particularly in those instances in which patients have subsequently qualified for Medicaid, or are deceased, with no estate

The patient has up to 240 days after the receipt of the first billing statement (application period) to submit a complete application including the required documentation.

The Community Resource Liaison will review the application and required documentation for completeness. If the documentation is determined to be incomplete, the Community Resource Liaison shall contact the patient notifying them of the incomplete status of their application. Initially this communication will be via telephone if possible. Failure to respond to telephone inquiries and/or failure to produce requested documentation with 30 days will result in a written notification of incomplete application which will be mailed to the patient.

Upon determination of the adequacy of the submitted FAP application form and documentation, BMH shall calculate whether and to what extent the patient qualifies for financial assistance based on Federal Poverty Guidelines.

If BMH should determine that the patient does not qualify for financial assistance, BMH shall issue a denial letter along with information on how to establish a payment plan.

If BMH should determine that the patient does qualify for financial assistance, the patient is sent an acceptance letter indicating the approval, the level of assistance, the Period of Enrollment that financial assistance is granted for and an FAP card which the patient is required to present at registration for any services.

Patients will be notified in writing of their approval or denial status within thirty (30) days of the date of receipt of the application and any required supporting documentation.

1. Other Procedures

Care Management, or patient registration may initiate contact between BMH and the patient regarding the possibility of financial assistance for both in-house patients and other patients.

All balances written off to Financial Assistance must be approved by the Director of Patient Financial Services, the Director of Physician Revenue Cycle, or the Vice-President of Finance.

BMH will post signs in the Emergency department, Admitting areas and medical practices with contact information regarding the BMH FAP.

BMH will provide information on the BMH website, [www.bmhvt.org,](http://www.bmhvt.org/) regarding Government Assistance Programs and the BMH FAP, including guidelines for qualification, copies of the FAP policy and FAP Plain Language Summary the FAP application form and checklist and contact information. A copy of the Plain Language Summary is attached to this policy.

BMH registration staff shall inform patients without insurance and those identified with large deductibles of the FAP and provide them with the Plain Language Summary, application and/or FAP policy upon request.

BMH Patient Financial Services staff shall refer patients without insurance and those identified with large Out-of-Pocket Balances to the Community Resource Liaison for possible FAP application. Patients will also be informed of FAP information on website and/or provided with the Plain Language Summary, application and/or FAP policy upon request.

### CARDIAC AND PULMONARY REHABILITATION PROGRAMS:

For patients who attend the cardiac and/or pulmonary rehabilitation programs at our facility, but who have no insurance coverage for these services, and who would experience financial hardship in paying for these programs, there is a scholarship/grant available to lessen their financial burden. Eligible patients’ family Income must be at or below 300% of the Federal Poverty Income Guidelines for their family size. The scholarship applications will be processed, and patients will be notified in writing of their decision status, using the same timelines as that for the FAP.

### EDUCATION

All hospital and medical group staff that provide customer service are required to read and sign that they have read and understand the policy.

### MONITORING

These accounts will be monitored periodically to adjust off approved balances as indicated for the period of time financial assistance is applicable.

### VIX. CROSS REFERENCE

Patient Credit and Collection Policy

### REFERENCES

* 1. 42 CFR 413.89 Bad Debts, Charity and Courtesy Allowances, Medicare Provider Reimbursement Manual, CMS Pub 15 Part 1, Ch. 14, 304-326
  2. Patient Protection & Affordable Care Act, Internal Revenue Code Section 9007(a) Pub. L No. 111-148
  3. Healthcare Education Affordability Reconciliation Act, 2010, (H.R. 4872) Pub. L No. 111-152, Amendment to Pub. L No. 111-148, Section 501(r) (5)
  4. Federal Poverty Guidelines 2013
  5. Federal Register, Vol. 77 No. 123
  6. Internal Revenue Code Section 501 (r) and Treasury Regulation 1.501(r) et seq.

Brattleboro Memorial Hospital Financial Assistance Program Policy

## List of Addresses for the Hospital and Medical Practices

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Location | Address | Town | ST | Zip | Phone: |

Hospital

Brattleboro Memorial Hospital

17 Belmont Avenue Brattleboro VT 05301 (802) 257‐8814

Medical Practices

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| BMH Orthopedics & Sports  Medicine | 17 Belmont Avenue Richards  Building‐1st Floor | Brattleboro | VT | 05301 | (802) 251‐8611 |
| BMH Urology | 28 Belmont Ave | Brattleboro | VT | 05301 | (802) 251‐8720 |
| Brattleboro Family Medicine | 21 Belmont Ave Gannett Building | Brattleboro | VT | 05301 | (802) 251‐8455 |
| Brattleboro General Surgery | 19 Belmont Ave Suite  1202 | Brattleboro | VT | 05301 | (802) 251‐8650 |
| Brattleboro Internal Medicine 21 Belmont Ave Gannett  Building | | Brattleboro | VT | 05301 | (802) 251‐8787 |
| Brattleboro Obstetrics and  Gynecology | 17 Belmont Ave Ron Read  Building-2nd Floor | Brattleboro | VT | 05301 | (802) 251‐9965 |
| Center for Cardiovascular Health | 17 Belmont Ave Ron Read Building‐3rd Floor | Brattleboro | VT | 05301 | (802) 275‐3699 |
| Maplewood Family Practice | 63 Belmont Street | Brattleboro | VT | 05301 | (802) 254‐1311 |
| Post Acute Care Services | 28 Belmont Ave | Brattleboro | VT | 05301 | (802) 257‐8847 |
| Putney Family Healthcare | 79 Main Street | Putney | VT | 05346 | (802) 387‐5581 |
| Brattleboro Podiatry | 17 Belmont Ave Ron Read Building-3rd Floor |  |  |  |  |
| Windham Family Practice | 21 Belmont Avenue Gannett  Building | Brattleboro | VT | 05301 | (802) 251‐8665 |

## Providers Included in the BMH FAP

*In addition to Brattleboro Memorial Hospital, professional services from the following providers are covered under the BMH FAP.*

BMH ER Physicians Emergency Medicine

BMH Orthopedics & Sports Medicine Orthopedics

BMH Urology Urology

Brattleboro Family Medicine Family Medicine

Brattleboro General Surgery General Surgery

Brattleboro Podiatry Podiatry

Brattleboro Internal Medicine Internal Medicine

Brattleboro OB/GYN OB/GYN

Center for Cardiovascular Health Cardiology

Center for Wound Healing Wound Care

Maplewood Family Practice Family Medicine

Post-Acute Care Services Internal Medicine

Putney Family Healthcare Family Medicine

Windham Family Practice Family Medicine

## Providers Excluded from the BMH FAP

*Services provided at BMH by the following providers are NOT covered under the BMH FAP. These services may be billed to you separately and are excluded from BMH's Financial Assistance Program.*

Anesthesiology Associates of Brattleboro

Austin Family Eye Care

Brattleboro Primary Care

Dartmouth Hitchcock Medical Center

Connecticut Valley Oral Surgery Associates

Deerfield Valley Dental Care

Windham County Dental Center

Brattleboro Area Ophthalmology

Pioneer Spine & Sport Physicians

Southern Vermont Podiatry

West Brattleboro Family

John Glick, MD Internal Medicine and Endocrinology

George Idelkope, MD Family Medicine-Hinsdale Family Health Center

Rebecca Jones, MD Dermatology

Margaret Ferry, MD Endocrinology

Jeffry Potash, MD Gastroenterology

Dierdre Donaldson, MD Neurology

Robert Austin, MD Ophthalmology

David Terrell, MD, Ph.D. Ophthalmology

Craig Goldberg, MD Osteopathic Medicine

David Liebow, DPM Podiatry

Kimberly Liebow, DPM Podiatry

Todd Dombrowski, MD Rheumatology

Dana McGinn, MD Ophthalmology

Heidi Newkirk, DPM Podiatry

Donald Wilson, MD ENT

Robert Ruhl, DMD Dentist

James Nickerson, MD Oncology

## Plain Language Summary of Financial Assistance Policy

Brattleboro Memorial Hospital is a patient-centered organization committed to treating all patients equitably, with dignity and respect regardless of the patient’s health care insurance benefits or financial resources.

Brattleboro Memorial Hospital’s Financial Assistance program is designed to assist those patients who are either uninsured, under insured or have limited financial resources that impact their ability to fully pay for their hospital care. When making application for Financial Assistance, patients are first asked to investigate whether or not they may be eligible for Medicare, Medicaid, Veterans’ Benefits or other governmental or public assistance programs.

##### Qualifications for Financial Assistance:

1. Financial Assistance is limited to medically necessary services. Please note that there are certain services that are not typically eligible for financial assistance, including, but not limited to certain elective services, such as those considered cosmetic, investigational or experimental.
2. Patients’ family income must be at or below 350% of the current Federal Poverty Income Guidelines (FPG) for their family size. Financial Assistance is granted at 100% of eligible balances for income at or below 250% of FPG, 75% for income between 250% and 300% of FPG, and 50% for income between 300% and 350% of FPG;
3. Patients or their guarantors must complete a Financial Assistance application and provide the hospital with verification of income. Responsible parties may be asked to disclose the identity and amounts of any assets that could be used to pay for medical expenses. **NOTE**: Income verification may be waived at the discretion of the Director of Patient Financial Services or the Director of Revenue Cycle, particularly in those instances in which patients have subsequently qualified for Medicaid, or are deceased, with no estate;
4. Financial Assistance applications will be processed within thirty (30) days of the date of their receipt in our Business Office;
5. Patients have 240 days from receipt of the first bill to apply for financial assistance.

A patient who qualifies for assistance under the Financial Assistance Policy will not be charged more for emergency or medically necessary care than amounts generally billed to patients having insurance covering such care.

##### How to Apply for Financial Assistance or Get Assistance in Applying

To be considered or if you have questions regarding our financial assistance programs, please contact our Community Resource Liaison at 802-257-8814, download the application from our website ([http://www.bmhvt.org](http://www.bmhvt.org/)) or stop by in person at Brattleboro Memorial Hospital, 17 Belmont Avenue, Brattleboro, VT 05301.

* + - 1. **How to Obtain Copies of the Financial Assistance Policy and Financial Assistance Application** Copies of the Financial Assistance Policy, this plain language summary, and the Financial Assistance Application and associated instructions are available free of charge upon request by writing to Patient Financial Services at 17 Belmont Avenue, Brattleboro VT 05301. Copies can also be found in the emergency room and admission areas of the hospital. These documents may be found online at [http://www.bmhvt.org](http://www.bmhvt.org/) .

Need Help Paying Your Bill?

# Brattleboro Memorial Hospital offers financial assistance to patients who are either uninsured, under insured or have limited financial resources that impact their ability to fully pay for their hospital care.

**How to Apply for Financial Assistance or Get Assistance in Applying**

# To be considered or if you have questions regarding our financial assistance program, please contact our Community Resource Liaison at 802‐257‐8814, download the application from our website (www.bmhvt.org) or stop by in person at Brattleboro Memorial Hospital, 17 Belmont Avenue, Brattleboro, VT 05301.