What is Cayuga Medical Center's Collection Policy?

If you have difficulty in paying your bill, please contact one of our financial counselors in the Business Office at (607) 274-4400. If you do not qualify for financial assistance and financial arrangements are not made, your account will be sent to a collection agency. The following is Cayuga Medical Center's collection policy:

- If you have completed a financial assistance application and are awaiting determination, your account will not be sent to collection.

- Collection action will not take place if you are eligible for Medicaid at the time of service and you cooperate with the Medical Center to collect from the Medicaid program.

- You will be given 30 days prior written notification before your account is forwarded to a collection agency. Please take this time to call one of our financial counselors at (607) 274-4400. Please do not assume this notification is a mistake.

- Any collection agency the Medical Center works with will be required to follow the Medical Center's financial assistance policy.

- If your account is sent to collections, Cayuga Medical Center will provide written consent to the agency prior to the agency taking legal action.

- If legal action is taken, you will not be forced to sell your primary residence but the Medical Center reserves the right to place a lien on your residence.

Providing Healthcare for Those in Need

Cayuga Medical Center is committed to providing healthcare services to those in need, regardless of their ability to pay. This brochure explains our financial assistance policy and how to qualify and apply for financial assistance.
If you do not qualify for financial assistance but believe you have special circumstances, you can request that your case be reviewed by an interdisciplinary review committee.

Everyone who lives in Cayuga Medical Center's Primary Service Area may be considered for financial assistance. This includes Broome, Cayuga, Chemung, Cortland, Schuyler, Seneca, Tioga, and Tompkins counties. Other applications may be considered on a case-by-case basis.

Consideration for financial assistance is contingent on your willingness to provide appropriate financial documentation (i.e., copies of tax returns, pay stubs).

You are responsible for applying for financial assistance. Cayuga Medical Center will make applications easily available.

Charges from private physicians who provide services to you in the hospital do not fall under Cayuga Medical Center's financial assistance program.

Do You Qualify for Assistance?

Eligibility for financial assistance is partially based upon the U.S. Government's Federal Poverty Guidelines. These Guidelines are updated each year.

You may qualify for full or partial financial assistance if your household income is at or below 300% of the current Federal Poverty Guideline.

If family income is equal to or less than 100% of the Federal Poverty Guideline, only a minimum payment is required. The rest of your Cayuga Medical Center bill will be written off to financial assistance. The payments are as follows: $25 for inpatient services, ambulatory surgery, and MRI testing; $15 for adult ER/clinic services; and there is no charge for prenatal & pediatric ER/clinic services.

If family income is greater than 100% of the Federal Poverty Guidelines but less than or equal to 300% of the Federal Poverty Guideline, you will be eligible for a portion of your bill to be written off.

The financial counselor can refer you to someone who can help if you qualify for free or low-cost insurance such as Medicaid, Child Health Plus, and Family Health Plus.

Assistance may also be available for catastrophic medical bills, even if you are insured.

To eliminate the need for repeated application submissions, an approved application will be effective for a 6-month period, assuming all patient status information remains the same.

Do You Qualify for Free Service?

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<tr>
<th>Family size</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Max household income</td>
<td>$10,830</td>
<td>$14,570</td>
<td>$18,310</td>
<td>$22,050</td>
<td>$25,790</td>
<td>$29,530</td>
<td>$33,270</td>
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Do You Qualify for Reduced Fees?

<table>
<thead>
<tr>
<th>Family size</th>
<th>1</th>
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<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Max household income</td>
<td>$32,490</td>
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<td>$77,370</td>
<td>$88,590</td>
<td>$99,810</td>
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</table>

Please note that if you receive partial assistance, you are still responsible for paying a portion of the bill. We are committed to working with patients to develop payment terms that are appropriate and are based on income and the ability to pay. If we establish a payment plan for you, Cayuga Medical Center will not charge interest on account balances while you are making payments.

Eligibility for financial assistance is partially based on assets. Individual assets cannot exceed $8,700 and family assets cannot exceed $17,000.

The following resources are excluded from determination of eligibility:

• Your primary residence
• Tax-deferred or comparable retirement savings accounts
• College savings accounts
• Cars used regularly by you or your immediate family

Please note, the asset criteria is applied on a case-by-case basis only for patients with income levels less than or equal to 150% of the Federal Poverty Guideline.