

SUMMARY OF FINANCIAL ASSISTANCE PROGRAMS AT WHITE MOUNTAIN REGIONAL MEDICAL CENTER

White Mountain Regional Medical Center (WMRMC) offers financial assistance programs available to all patients. We have two programs available; Uninsured Discount Program and Financial Assistance Discount Program (FADP).

An uninsured patient is someone who does not have any health coverage at all, whether through private insurance or any government program, and who does not have any right to be reimbursed by anyone else for their healthcare expenses. Financial Assistance Discount Program is designed to assist any patient regardless of insurance coverage status if they meet certain financial criteria.

If you are an uninsured patient, you will qualify for the Uninsured Discount regardless of income. This discount is calculated at 40% for the year 2024. If you qualify for the Program, you will be charged "Amounts Generally Billed," which is based upon the average of the amounts that would have been paid to the Hospital by private health insurers and Medicare (and co-pays and deductibles) for the medically necessary services that you receive, if you had been insured.

If you are experiencing a financial hardship, you will qualify for the FADP (1) if you have an annual household income equal to or less than 200% of the Federal Poverty Level to pay the Hospital's full charges and, (2) if requested to do so by the hospital, you apply for Medicaid/AHCCCS, fully cooperate in the application and determination process, and are denied Medicaid/AHCCCS coverage. If you qualify for the FADP, emergency services will be provided to you free of charge. You will be charged for other medically necessary services at the Amounts Generally Billed (see above).

If you qualify for either FAP, you will in no case be charged more than Amounts Generally Billed for emergency services or other medically necessary services. In addition, you will never be required to make advance payment or other payment arrangements in order to receive emergency services. However, you will be required in most situations to make an advance deposit or other payment arrangements based upon an estimate of the Amounts Generally Billed in order to receive non-emergency services. A free copy of the Hospital's financial assistance policy, the billing policy, and the application forms are available on the WMRMC website at www.wmrmc.com/financial-assistance-policy. Copies are available at the Hospital in the Admitting area located near the main entrance of WMRMC. Copies of this information are also available by mail by contacting WMRMC Patient Financial Services at 928-333-7150.