

Financial Assistance Program Plain Language Summary



Consistent with our mission to provide compassionate care, advance medicine, close to home that improves the health of the people we serve, NorthBay Healthcare is committed to providing Financial Assistance to every person in need of emergency or other medically necessary treatment if that person is uninsured, underinsured, ineligible for other government programs, or unable to pay based on their individual financial situation.

How Do I Qualify for Financial Assistance?

You can ask for help with your bill at any time before/during/after your hospital stay or billing process. Financial Assistance is based on information that considers your monthly or yearly income and family size. Based on current Federal Poverty Guidelines, you may qualify for free care or a discount by reviewing income, assets, and other resources. In addition, some patients who fall under the Federal Poverty Level (FPL) will be asked to apply for Medi-Cal, County Medical Services Program (CMSP), or Covered CA prior to applying for Financial Assistance. Federal Poverty Guidelines can be found at <https://aspe.hhs.gov/poverty-guidelines>.

Since California law does not allow the hospital to employ physicians, its Financial Assistance Program (FAP) does not necessarily extend to physician services. However, the law requires certain physicians to limit expected payment from eligible patients that are uninsured or have high medical costs whose income is at or below 350% of the federal poverty level. Patients determined to be eligible for financial assistance may not be charged more than the Amounts Generally Billed (AGB) for emergency or other medically necessary care and a copayment may apply.

How Can I Apply for Financial Assistance?

NorthBay Healthcare's Financial Assistance Policy and Financial Assistance Application (English & Spanish) can be obtained in any of the following ways:

- 1) For an electronic copy, go to NBHC's website: www.northbay.org/patients-visitors/billing.cfm
- 2) To pick up a paper copy, visit NorthBay Medical Center (1200 B. Gale Wilson Blvd., Fairfield) or NorthBay VacaValley Hospital (1000 Nut Tree Rd, Vacaville)
- 3) To receive via US Mail, call NBHC's Financial Assistance Line at (707) 646-5637

You are responsible for providing timely information about your health benefits, income, assets, and any other paperwork that will help to see if you qualify. Paperwork can be bank statements, income tax forms, check stubs, or other documents.

For questions regarding NBHC's Financial Assistance Policy or request assistance in completing the Financial Assistance Application, call NBHC's Financial Assistance Line at (707) 646-5637.