



Financial Assistance Summary

Oswego Hospital recognizes that there are times when patients in need of care will have difficulty paying for the services provided. Oswego Hospital’s financial assistance program provides discounts to qualifying individuals based on your income. In addition, we can help you apply for free or low-cost insurance if you qualify. Just contact our financial counselor at 315-349-5533 for free confidential assistance.

Who qualifies for a discount? Financial assistance is available for patients with limited incomes, no health insurance and/or under-insured. Everyone in New York State who needs emergency services can receive care and get a discount if they meet the income limits. Patients seeking Financial Assistance shall include New York State residents and non-residents seeking medically necessary care who are in the primary service area for educational or recreational purposes.

What are the income limits? The amount of the discount varies based on your income and size of your family.

Family Size	100% Poverty Guideline	300% Poverty Guideline
1	\$13,590	\$40,770
2	\$18,310	\$54,930
3	\$23,030	\$69,090
4	\$27,750	\$83,250
5	\$32,470	\$97,410
6	\$37,190	\$111,570
7	\$41,910	\$125,730
8	\$46,630	\$139,890

What if I do not meet the income limits? If you cannot pay your bill, Oswego Hospital offers a payment plan to those patients that meet income limits. The amount you pay depends on the amount of your income. Oswego Hospital extends payment arrangements without interest to patients whose income exceeds 300% of the federal poverty level.

Can someone explain the discount? Can someone help me apply? Yes, free confidential help is available. Call Financial Assistance at 315-349-5533. If you do not speak English, someone will help you in your own language. The Financial Counselor can tell you if you qualify for free or low-cost insurance, such as Medicaid, Child Health Plus or Family Health Plus. If the Financial Counselor finds that you don’t qualify for low-cost insurance they will help you apply for a discount. The counselor will help you fill out all the forms and tell you what documents to bring.

What do I need to apply for a discount? Application requires proof of income: copies of pay stubs from the last 2 months and / or your last filed tax return. If you cannot provide any of these, you may still be able to apply for financial assistance.

What services are covered? All medically necessary services provided by Oswego Hospital are covered by the discount. This includes outpatient, inpatient and emergency care. Charges from private doctors who provide services in the Hospital, Emergency Department, Radiology Department or Urgent Care may not be covered. You should talk to your private doctors to see if they offer a discount or payment plan.

How much do I have to pay? Depending on your income, you can receive a discount of 25% - 100% of Medicare rates based on our guidelines. Our Financial Counselor will give you the details about your specific discount(s) once your application is processed.

How do I get the discount? You have to fill out the application form. As soon as we have proof of your income, we can process your application for a discount according to your income level. You can apply for a discount before you have an appointment, when you come to the hospital to get care or when the bills come in the mail. Send the completed application to Oswego Hospital, Financial Counseling, 110 West Sixth St., Oswego NY 13126. You have 240 days after receiving services to submit the application.

How will I know if I was approved for the discount? Oswego Hospital will send you a letter within 30 days after completion and submission of documentation, telling you if you have been approved and the level of the discount received.

What if I receive a bill while I’m waiting to hear if I can get a discount? You cannot be required to pay a hospital bill while your application for a discount is being considered. If your application is turned down, the hospital must tell you why in writing and provide you with a way to appeal this decision to a higher level within the hospital.

What if I have a problem I cannot resolve with the hospital? You may call the New York State Department of Health complaint hotline at 1-800-804-5447.