

Plain Language Summary of the Financial Assistance Policy (FAP)

River Hospital, Inc. provides emergency and/or other medically necessary care, without discrimination, to all patients regardless of ability to pay.

Eligibility & Assistance Available

- Financial assistance is available based on family size and household income.
- Patients with income at or below 400% of the Federal Poverty Guidelines (FPG) qualify for discounted or free care on a sliding fee scale.
- Underinsured patients (with out-of-pocket medical costs greater than 10% of family income) are also eligible for discounts.
- Patients above these limits may still qualify based on individual circumstances.
- Assistance applies to emergency and medically necessary services provided by River Hospital and certain covered providers.

Amounts Charged to Patients

- Patients eligible for financial assistance will not be charged more than the Amounts Generally Billed (AGB) to insured patients for emergency or medically necessary care.
- AGB is calculated annually using a method based on payments made by Medicare and private insurers.
- Eligible patients will never be billed at gross charges (the hospital's full, undiscounted rates).
- For eligible patients (\leq 400% FPG):
 - Bills are capped at 5% of gross family income
 - Interest is capped at 2% annually
 - The hospital will not pursue legal action (lawsuits, wage garnishment, liens) for unpaid balances.

Providers Covered

- The FAP applies to services delivered by River Hospital and many of its employed providers.
- Some independent physician groups may not participate.
- See Appendix A – Provider List for details.

<https://riverhospital.org/images/documents/patient-accounting/Appendix%20A%20-%20Provider%20List.pdf>

How to Apply

Applications are free and available:

- In Person – Business Office, Macsherry Building, at 3 Fuller Street, Alexandria Bay, NY 13607
- Mail – 4 Fuller Street, Alexandria Bay, NY 13607
- Fax (315)482-5553
- Phone at (315)482-1235
- Online: <https://riverhospital.org/images/documents/patient-accounting/2025%20River%20Care%20Sliding%20Fee%20Discount%20application.pdf>
 - Submit a completed application with proof of income (e.g., pay stubs, tax returns, benefit letters).

Need Help?

- Billing Office: (315)482-1235
- Free copies of the FAP, application, and this summary are available in English and in other languages commonly spoken in our community.
- Reminder: You will not be denied emergency or medically necessary care based on your ability to pay or eligibility for financial assistance.

Appendix A – Provider List <https://riverhospital.org/images/documents/patient-accounting/Appendix%20A%20-%20Provider%20List.pdf>

Covered Under FAP

Department / Specialty	Coverage Status	Notes
Emergency Department	Facility Charges	Use of ED, nursing, supplies and equipment
Hospitalists	Yes	
Radiology (Diagnostic Imaging)	Technical/Facility Charges	Imaging, equipment supplies and hospital staff
Anesthesiology	Yes	

Surgical Services	Yes	
Laboratory / Pathology	Yes	Hospital-based services
Primary Care / Family Medicine	Yes	
Behavioral Health (Outpatient)	Yes	
Physical Therapy / Occupational Therapy	Yes	
Specialty Clinic	Yes	

Not Covered Under FAP

Department / Specialty	Coverage Status	Notes
Radiology/ Diagnostic Imaging	Professional Fee	Interpretation fees are billed separately by an independent physician group
Emergency Department	Professional Fee	Physicians are billed separately by an independent group
Specialty Emergency Department Consults	No	Coverage varies by specialty; confirm with Billing Office
Ambulance / Transport Services	No	Billed separately by transport vendor

Financial Assistance Application

New York State requires all hospitals to use a Uniform Financial Assistance Application (effective April 2025): <https://riverhospital.org/images/documents/patient-accounting/2025%20River%20Care%20Sliding%20Fee%20Discount%20application.pdf>