



North Shore-LIJ Expands Uninsured Families' Eligibility for Financial Assistance

Updated charity care policy reduces hospital fees for working families earning up to five times the federal poverty level.

Great Neck, NY (Vocus) May 14, 2008 -- The [North Shore-LIJ Health System](#) announced the expansion of eligibility guidelines for uninsured patients seeking financial assistance to pay for hospital bills.

A national leader in developing charity care policies for the uninsured, North Shore-LIJ in 2004 implemented a first-of-its-kind financial assistance program that reduced hospital fees for uninsured families earning up to three times the federal poverty level -- \$63,600 for a family of four -- who cannot afford out-of-pocket medical expenses. North Shore-LIJ's program became a model for a 2007 state law that required hospitals across New York to offer that level of reduced-cost coverage for the uninsured.

Recognizing the financial hardships facing many working families, particularly in the current economic climate, North Shore-LIJ has formally updated its policy to cover families with incomes up to five times the poverty level, which equates to \$106,000 a year for a family of four.

2008 Federal Poverty Guidelines Based on a 4-Person Household:

% of Federal Poverty Level / Income

100% / \$21,200

200% / \$42,400

300% / \$63,600

400% / \$84,800

500% / \$106,000

“All of us have been hit by spiraling gas prices and higher property taxes, bridge tolls, food costs and other day-to-day expenses,” said Michael J. Dowling, president and chief executive officer of the North Shore-LIJ Health System, which has 15 hospitals across Long Island, Queens and Staten Island. “But for uninsured families that have a loved one in need of medical care, the financial burden of hospital and doctors’ bills can be devastating. Establishing a sliding-fee scale based on patients’ incomes, family size and ability to pay is a more equitable and humane billing practice, and expanding eligibility for our financial assistance program could benefit thousands of additional families.”

By increasing eligibility to five times the poverty level, North Shore-LIJ now has one of the most generous financial assistance programs in New York State and one of the most progressive in the United States.

Robert Shapiro, North Shore-LIJ's chief financial officer, cited this example of how the program works. A

39-year old uninsured, married carpenter is rushed to a North Shore-LIJ hospital emergency room with an acute case of appendicitis. He needs emergency surgery to remove his inflamed appendix and spends two days in the hospital; his hospital bill is \$18,341. Through North Shore-LIJ's financial assistance program, the man's hospital bill is reduced to \$2,650, based on the couple's joint income range of \$42,000-49,000 (three times the poverty level). After consulting with a hospital financial counselor, the patient agrees to a monthly payment plan of \$25.

“With tough economic times, families who previously found a way to pay out of pocket medical expenses can no longer afford to do so,” said Mr. Shapiro. “With an expanded financial assistance policy in place, North Shore-LIJ will be able to stay ahead of the needs of our community.”

Under North Shore-LIJ's financial assistance program, eligible uninsured patients pay reduced fees for outpatient, emergency, ancillary, ambulatory primary or specialty care at North Shore-LIJ facilities. North Shore-LIJ also provides a full range of reduced-cost medical services through its existing outpatient clinics, which continue to be the main pathway for uninsured patients. Information about the financial assistance program is available toll-free at 1-800-995-5727.

For patients who are admitted to one of North Shore-LIJ's hospitals, a trained financial counselor visits uninsured patients to first determine whether they are eligible for Medicaid, Medicare or other publicly subsidized health insurance plans. Once their eligibility for those programs is ruled out, a reduced fee and a manageable payment schedule is worked out for each patient. “We visit patients who are self-paying by the bedside at the beginning of their hospital stay to talk about possible alternatives to reduce hospital bills as opposed to speaking with people after they are discharged,” said Pattie Froehling, director of patient accounts at North Shore-LIJ. “Part of a patient's recovery is leaving the hospital worry-free about medical bills and creating an ongoing trusting relationship with a financial counselor, so people can focus on getting better and maintaining their wellness.”

Staff of North Shore-LIJ's financial assistance program work closely with the health system's Health Care Access Center in Great Neck, which provides community residents with information and enrollment assistance for government health coverage, including Child Health Plus, Family Health Plus, the Prenatal Care Assistance Program, Medicaid and Medicare. For more information, contact English and Spanish-speaking representatives toll-free at 1-866-381-1931.

Nationally, it's estimated that up to 48 million Americans and three million New Yorkers are without health insurance, including an estimated half-million uninsured residents of Long Island, Queens and Staten Island.

In 2007, North Shore-LIJ's cost of providing charity care to underinsured and uninsured patients amounted to more than \$88 million.

Contact:

Betty Olt/Terry Lynam
(516) 465-2645/2600

www.northshorelij.com

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Contact Information

Terry Lynam

North Shore Long Island Jewish Health System

<http://www.northshorelij.com>

516-465-2600

Betty Olt

516-465-2645

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