

# Appendix F

## FAQ

### 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 at any time during the Collection process. For your convenience, there is a financial assistance application online at [cottagehospital.org](http://cottagehospital.org). Please send any and all forms to [customerservice@cottagehospital.org](mailto:customerservice@cottagehospital.org) or mail to:

Cottage Hospital  
90 Swiftwater Road  
Woodsville, NH 03785

### What do I need to apply for a discount?

You need documents showing family income, such as a complete copy of your most recent Federal Income Tax Return and all schedules. Include copies of last year's W-2 forms. Copies of the three most recent paycheck stubs or a statement from the employer. Copies of employment, disability compensation benefits statements. Copies of social security or pension benefits income. Copies of food stamp allocation and copies of government assistance notices, such as Social Security disability and Medicaid. These, along with a completed application, will be used to determine if you are eligible. If you are having problems supplying the information requested or if you have any questions, please contact the Patient Financial Counselor, the office hours are Monday – Friday 8-4:30 at 603-747-9220 or email [customerservice@cottagehospital.org](mailto:customerservice@cottagehospital.org).

### Who qualifies for a discount?

Anyone can get a discount if they meet the income limits. You cannot be denied medically necessary care because you need financial assistance. You may apply for our program regardless of age, race, sex, creed, disability or national origin. Even if you do not feel you qualify for financial assistance, call us anyway to receive an application. There are many factors taken into consideration when determining eligibility. We also may be able to connect you with other resources for which you may qualify.

### Why do I need to look for other sources of funding before I receive financial assistance?

Unfortunately, no single organization can meet the needs of all patients who are having financial hardships. Patients in need of financial support should utilize all resources they are eligible for. This ensures the hospital's resources will be available to patients who don't qualify for other financial help.

### If I qualify for partial Cottage Care discount, what happens to the rest of my bill?

Our Financial Counselor can help you determine your level of financial assistance based on your personal income and circumstances. If you qualify for partial assistance, the remaining balance of the bill will be your responsibility to pay. Payments plans are generally negotiated to pay the account balance in full within 12 months. However, payment plans for unusual circumstances or high balances may be negotiated with our Patient Financial Counselor or Business Accounts Manager. We can work with you to establish a monthly payment plan for the remaining balance. Our Financial Counselor's phone number is 603-747-9220 or email [customerservice@cottagehospital.org](mailto:customerservice@cottagehospital.org).

### What services are covered?

All medically necessary services are covered by the discount unless specifically excluded. Certain services considered to be elective and are not eligible under Cottage Care. Please see Appendix B for sample list of services **not** covered.

### If one of my accounts has gone to a collection agency, can I still apply for Cottage Care?

Yes, Please call our Financial Counselor between the hours of 8:00 AM and 4:30PM so we can help

facilitate the process. We work very closely with our collection agencies and will notify them if you are approved for financial assistance. Our Financial Counselor's phone number is 603-747-9220 or email [customerservice@cottagehospital.org](mailto:customerservice@cottagehospital.org).

#### How often must I apply for a Cottage Care discount?

If you have already been approved for financial assistance, you should have received a letter and a card with the determination. The card will list your expiration date. As you approach the expiration date on your care, you will need to re-apply to the program.

## How long does it take to process an Application for Cottage Care?

Your application will be processed within 10 business days of receipt. If approved, you will receive a letter and a discount card in the mail with the determination. You may qualify for both the NHHAN and Cottage Care programs at differing percentages. The front of your card will state the NHHAN percentage and the back of the card will state the Cottage Care percentage. This card will also list your expiration date. As you approach the expiration date on your card, you will need to re-apply to the program.

#### What are the Income limits?

The income limits are based on family size and annual income. A schedule of the limits based on the federal poverty guidelines is included in Appendix E.

#### Can someone explain the discount? / Can someone help me apply?

Yes, free, confidential help is available. Please contact a financial counselor at 603-747-9220 or email [customerservice@cottagehospital.org](mailto:customerservice@cottagehospital.org) and then can tell you if you qualify for the assistance program and help you apply.

#### What if I do not meet the income limits?

If you cannot pay your bill, we offer interest free payment plan regardless of income. Modified payment terms may be available, depending on income. However, payment plans for unusual circumstances or high balances may be negotiated with our Patient Financial Counselor or Revenue Cycle Director.

#### How will I know if I was approved for the discount?

Your application will be processed within 10 business days of receipt. If approved, you will receive a letter and a discount card in the mail with the determination. You may qualify for both the NHHAN and Cottage Care programs at differing percentages. The front of your card will state the NHHAN percentage and the back of the card will state the Cottage Care percentage. This card will also list your expiration date. As you approach the expiration date on your card, you will need to re-apply to the program.

#### 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 must provide you with a way to appeal this decision to a higher level within the hospital.

#### How can I appeal a Cottage Care Application Denial?

If an application for Cottage Care is denied, the patient has the right to request a review by the Revenue Cycle Director (RCD) or Chief Financial Officer (CFO). The appeal must be in writing and submitted with any additional information that was not submitted with the original application. The RCD or CFO will make a final decision within 30 days of receipt of the written appeal.