

Financial Hardship Policy

Policy: The Village of Ridgewood provides 9-1-1 emergency medical services to patients without regard to their ability to pay for the services. If patients are financially able to pay, we expect them to meet their financial responsibilities and support this community service. If they meet certain requirements below for a hardship waiver, they will not have to pay for the services. We are also able to offer discounted rates to certain uninsured patients, as well as payment plans for those who cannot make the whole payment at once.

1. Reduced Charges for Uninsured Patients

Patients without insurance are eligible for reduced charges (115% of Medicare). If the patient's insurance benefits have been exhausted, or if ambulance is a non-covered service, this discount also applies.

2. Financial Hardship Waiver

If a patient sends in a copy of a Charity Care or Hospital Financial Assistance Program Acceptance letter from a NJ hospital, the patient shall be entitled to the same discount given by hospital, or the discounts below, whichever is higher.

- Family gross income is below 200% of the Federal Poverty Guidelines ("FPG") – full waiver of fees
- Family gross income is 201% to 300% FPG – waiver of 60% of fees
- Family gross income is 301% to 500% FPG – waiver of 30% of fees

3. Payment Plan

For bills in excess of \$300, upon patient request, the Village's billing agent shall offer the patient the option of paying 20% of the bill each month over the next 5 months. For bills or balances less than \$300, the amount shall be \$50 per month.

Collecting: The Village's billing agent shall bill patients routinely for unpaid balances and shall notify the Village and the patient before referring the patient for collection or legal action. Any write off or collection action to be taken shall be in the sole discretion of the Village of Ridgewood. The billing agent shall provide contact information to the patient so they may discuss any questions or problems.