



Burdett Birth Center

Financial Assistance Plain Language Summary

For patients who require financial assistance or who experience temporary financial hardship, Burdett Birth Center (Burdett) offers several assistance and payment options, including charity and discounted care, short-term and long-term payment plans.

Uninsured Patients

Burdett extends discounts to all uninsured patients who receive medically necessary services. Uninsured discount amounts are based on Federal Poverty Level (FPL) guidelines. All medically necessary services qualify for uninsured discounts. Burdett may qualify patients based on residency requirements. Burdett's service area includes the following nine (9) counties Albany, Saratoga, Washington, Columbia, Schenectady, Greene, Schoharie, Rensselaer, and Warren. An application will be accepted from a patient from outside the Burdett service area who qualifies under the financial assistance program and presented with an urgent, emergent or life-threatening condition.

Services normally not covered by insurance are priced at packaged rates with no additional discount. All payments are expected at the time of service.

Short-Term and Long-Term Payment Plans

Patients who cannot pay some or all of their financial responsibility may qualify for short-term or long-term payment plans. Payment plan is interest-free and patient balances must be paid in full within ninety days. Longer term payment plans are available through the Health First Loan Program for those patients who cannot pay their balances within ninety days.

Financial Assistance Policy

A 100 percent discount for medically necessary services is available to patients who earn 200 percent or less of the Federal Poverty Level guidelines. Elective services such as sterilization are not included in our financial assistance program. Individuals who earn between 200 and 400 percent of the Federal Poverty Level guidelines may be eligible for a partial discount equal to the Medicaid discount rate. Patients who qualify for financial assistance will not be charged more than the Medicaid discount rate.

Discounts are also available for those patients who are facing catastrophic costs associated with their medical care. Catastrophic costs occur when a patient's medical expenses for an episode of care exceed 20% of their income.

Financial assistance discounts may be denied if patients are eligible for other funding sources such as a Health Insurance Exchange plan or Medicaid eligibility and refuse or are unwilling to apply for these sources.

Applying

To apply for financial assistance, please complete and submit the application found on this webpage. A complete version of the Burdett Birth Center.org. Copies of the application, plain language summary, and complete policy can be obtained free of charge from a financial counselor at the hospital where care was received, you may also call a financial counselor at 518-525-1565 or requested by mail by writing to Burdett Birth Center c/o St. Peter's Hospital Financial Assistance Unit, 319 South Manning Blvd., 4th Floor, Suite 402 Albany, NY, 12208. These documents are also available in the language of any population consisting of five percent or 1,000 individuals or more of the community population the hospital serves. The documents are available in English.

Patient Financial Services

Financial counselors are available to work with patients in completing financial assistance applications to determine what assistance is available. This includes assessing eligibility for Medicaid and Health Insurance Exchange plans.

Patients may contact a financial counselor at the hospital where they receive care who can assist in determining qualification for financial assistance.

The Health Insurance Marketplace

The Affordable Care Act (ACA) requires everyone legally living in the U.S. to have health insurance beginning January 1, 2014. It also gives millions of individuals with too little or no insurance, access to health plans at different cost levels. The law also provides financial assistance to those who qualify based on family size and income. Please see a financial counselor at the facility where you receive care for more information.

If you are unable to resolve any concerns or issues after working with a Burdett Birth Center representative you may call the New York State Department of Health at 1-800-804-5447.