

Appendix E: Separate and Additional Requirements for Westfield Memorial Hospital Financial Assistance

Procedure for Application

Patients that have an income of 200% or less of the Federal Poverty Guidelines, their patient liability balances will be forgiven at 100%. For patients with income between 200%-300% of the Federal Poverty Guidelines, a sliding fee schedule will be applied up to 10% of the amount that would have been paid for the service(s) by Medicaid. For patients with income between 301%-400% of the Federal Poverty Guidelines, a sliding fee schedule will be applied up to 20% of the amount that would have been paid for the service(s) by Medicaid. Assets will not be used in determining a patient's income level. Examples of assets not considered are a patient's primary residence, assets held in a tax-deferred or comparable retirement savings account, college savings account, or cars used regularly by a patient or immediate family members.

2025 Federal Poverty Guidelines as of January 15, 2025 as published in the Federal Register [FR Doc.2025-01377 Filed 01-16-25; 8:45 am]

Federal Poverty Levels 2025			
Household Size	200%	300%	400%
1 Persons	\$31,300.00	\$46,950.00	\$62,600.00
2 Persons	\$42,300.00	\$63,450.00	\$84,600.00
3 Persons	\$53,300.00	\$79,950.00	\$106,600.00
4 Persons	\$64,300.00	\$96,450.00	\$128,600.00
5 Persons	\$75,300.00	\$112,950.00	\$150,600.00
6 Persons	\$86,300.00	\$129,450.00	\$172,600.00
7 Persons	\$97,300.00	\$145,950.00	\$194,600.00

Income Level	Payment
Below 200% FPL	Waive all charges
200%-300% FPL	Uninsured patients : Sliding scale up to 10% of the amount that would have been paid for the services(s) by Medicaid. Underinsured patients: Up to a maximum of 10% of the amount that would have been paid pursuant to such patient's insurance cost sharing.
301%-400%	Uninsured patients : Sliding scale up to 20% of the amount that would have been paid for the services(s) by Medicaid. Underinsured patients: Up to a maximum of 20% of the amount that would have been paid pursuant to such patient's insurance cost sharing.

*For families/household with more than 8 persons, add \$5,500 for each additional person.

Payment (Installment) Plans

Payment plans are available, upon approval, for Westfield Memorial Hospital services. Payment plans are reasonable to the industry standards, not to exceed 5% of the patient/guarantor's monthly gross income. No interest will be applied to the patient balance. Accelerated payment schedules are not used at Westfield Memorial Hospital.

Billing and Collections

Westfield Memorial Hospital will not engage in extraordinary collection actions (ECAs) involving forced sale or foreclosure of a patient's primary residence. Westfield Memorial will not pursue debt collection activity until 180 days after the first post-service bill.