

Catholic Health System - Acute Care Facilities Healthcare Assistance Policy

Based on our mission, Catholic Health is committed to providing health care services to all patients based on medical necessity.

For patients who require financial assistance or who are experiencing temporary financial hardship, Catholic Health offers several assistance and payment options, including discounted care and charity care, as well as short term and long term payment plans.

Who qualifies for Healthcare Assistance?

Catholic Health extends discounts to uninsured patients who receive medically necessary services. Uninsured discount amounts are based on Federal Poverty Level (FPL) guidelines and sliding income sliding scales.

While CHS's primary service is the five counties of Western New York, everyone in New York State who needs emergency services can receive care and get a discount, if they do not have health insurance.

Additionally, everyone who lives in New York State can get a discount on non-emergency, medically necessary services in CHS Acute Care Facilities, if they do not have health insurance. You will not be denied medically necessary care because you need financial assistance.

You may apply for a discount regardless of immigration status.

What are the income limits?

There are no income limits. All patients without insurance coverage will be eligible for a potential discount based on the standard Catholic Health System Uninsured and Health Care Assistance Program (HAP) policies.

Patients who cannot pay some or all of their financial responsibility may qualify for short term or long term payment plans. The amount of your payments depends on the amount of your income.

Patients who qualify for financial assistance will not be financially responsible for more than the Medicaid discounted rate.

Patient copays and deductibles may be eligible for discounts under the Healthcare Assistance program.

Can someone help explain the Program to me? Can someone help me apply?

Yes, free confidential help is available. Call Financial Clearance at 601-3600

A Counselor can tell you if you may qualify for free or low-cost insurance, such as Medicaid, Child Health Plus or Family Health Plus.

Catholic Health System - Acute Care Facilities Healthcare Assistance Policy

If you do not have insurance and need care at a CHS acute care facility, a registration clerk will assist you with applying for assistance at the time of registration. You can also apply at a later date by contacting Financial Clearance at 601-3600.

If you do not speak English, someone will help you in your own language.

The Health Insurance Marketplace

The Affordable Care Act (ACA) requires everyone legally living in the US to have health insurance as of 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. Beginning in October 2013 you have been able to shop at the online Health Insurance Marketplace, also known as the health insurance exchange, where you can one-stop-shop for a plan that fits your budget and coverage needs. Open enrollment occurs in November for the Healthcare Exchange.