

# Interest-free installment plan

# Uninsured and self-pay

Patients who wish to pay their accounts in full will be offered a 15% discount if paid within the first billing cycle.

## Under-insured

Under-insured guarantors receive a negotiated insurance discount on total billed charges. Discounts are negotiated by the hospital and insurance plan. For more information you can speak with your insurance plan. Information is also available in the explanation of benefits (EOB) provided after the insurance claim is adjudicated. Patients requesting discounts in addition to the negotiated insurance discount on balances such as deductibles and coinsurance will need to apply for the hospital's Financial Assistance Policy.

# Valley View Hospital

offers programs to assist your family with affordable options for medically necessary health care services. Providing convenient access to necessary medical care regardless of a family's ability to pay is important to us, so we strive to help find a program that meets your financial needs.

#### PATIENT FINANCIAL SERVICES



Online bill pay

VVH.ORG/FAP VVH.ORG/PayMyBill

1906 BLAKE AVENUE
GLENWOOD SPRINGS CO 81601
TEL 970.384.6890
FAX 970.384.8023

VVH.ORG



## Financial assistance services

Our Financial Counselors provide advocacy support to patients and families having difficulty paying their medical bills. We will assist you with applying for Federal, state and local benefit programs. Valley View's Customer Service staff is here to help you understand your options and the advantages of the programs available to you.

# Staff can provide help with:

- Medicaid and CHP+
- Colorado Indigent Care Program (CICP)
- VVH Financial Assistance Program
- Health Insurance Coverage
- Social Security (SSDI/SSI)
- Veteran's Administration
- Drug discount program
- Crime Victims Assistance
- Indian Health Services



#### EXAMPLES OF PROGRAMS THAT MAY BE AVAILABLE TO YOU

Family Size								
1	2	3	4	6	8	CICP	FAP	Health Insurance Subsidy
Household Monthly Gross Income								
\$2,529	\$3,429	\$4,329	\$5,229	\$7,029	\$8,829	√	√	
\$5,058	\$6,858	\$8,658	\$10,458	\$14,058	\$17,658		√	

## CICP

#### **Colorado Indigent Care Program**

The CICP provides discounted health care services to low income individuals at participating providers. The CICP is funded with Federal and state dollars to partially compensate participating providers who provide health care to the uninsured and under-insured at or below 250 percent of the Federal Poverty Level.

#### Who is eligible?

- A U.S. citizen or legal immigrant
- A Colorado resident or migrant farm worker
- Applicants that meet income and resource guidelines
- Applicants of any age
- Applicants that are not eligible for Medicaid or Child Health Plan Plus (CHP+)
- Applicants who have Medicare and other health insurance

CICP Co-payments for services range from \$0 to \$630 depending on the family's qualifying income level.

### FAP

### **Financial Assistance Program**

The Financial Assistance Program (FAP) is solely funded by Valley View Hospital through the generous support of the community we serve. Please read the Valley View Hospital Financial Assistance Policy Summary.

Valley View (VVH)Financial Assistance Summary

You and your family may qualify for discounted medical services by applying through Valley View's Financial Assistance Program (FAP). FAP is not health insurance, and discounts only apply to the balance you may owe after your health insurance has paid its portion. If you do not have health insurance then FAP may help reduce or eliminate the cost of your Valley View bill for emergency and medically necessary services. Since FAP is a discount, it is only applied to your Valley View charges after we review your eligibility for all other possible private or government healthcare coverage programs. If you qualify for FAP, you will not have to pay more than the amount generally billed (AGB) to insured individuals for emergency and medically necessary care.

FAP does NOT cover elective procedures. FAP does not cover contractual insurance co-pays, coinsurance and deductibles for services provided by VVH physician practices that bill separately from the Hospital for their services. FAP does not cover services from non-VVH providers or clinics.

### Where to Obtain an Application

Financial assistance applications and document lists are available at no cost in English and Spanish language at our registration and Customer Service areas located at 1906 Blake Ave, Glenwood Springs, CO 81601. You can also call the VVH Financial Counseling office at 970.384.6892 to get a copy by mail, or download the application at vvh.org/FAP.

### **Determining Financial Assistance Eligibility**

Eligibility is based on your household's income and assets so you apply for FAP as a family. We verify your income, assets and family size to determine what level of financial assistance we can provide. VVH offers FAP on a sliding scale for families with income as high as 500% of the Federal Poverty Guideline. The FAP requires complete documentation to support your application. The complete list of required documentation is included with the FAP application.

#### **Discounts Provided through the Financial Assistance Program**

Federal Poverty Level	Discount		
< 199%	100%		
200% to 299%	80%		
300% to 399%	50%		
400% to 500%	50%		

This is only a summary of the VVH FAP policy. The complete Financial Assistance Policy and Financial Assistance Application are available in English and Spanish by calling 970.384.6892 or by accessing our website at vvh.org/FAP. The complete FAP Policy is also available in person at the VVH Patient Registration and Customer Service areas located at 1906 Blake Ave, Glenwood Springs, CO 81601.

La póliza y la solicitud de Asistencia Financiera están disponibles en Inglés y Español, llamando al 970.384.6892 o en nuestro sitio de internet vvh.org/FAP.