



Financial Assistance Summary

Bradford Regional Medical Center recognizes that there are times when patients in need of care will have difficulty paying for the services provided. Bradford Regional Medical Center's financial assistance program provides discounts to qualifying individuals based on income. In addition, we can help you apply for free or low-cost insurance, if you qualify. Just contact our Patient Financial Liaison at (814) 362-8588 for free, confidential assistance.

Who qualifies for a discount?

Financial assistance is available for patients with limited incomes and no health insurance.

Everyone in Pennsylvania who needs emergency services can receive care and get a discount if they meet the income limits.

Everyone who lives in McKean County or the surrounding area can get a discount on non-emergency, medically necessary services at Bradford Regional Medical Center if they meet the income limits. You cannot be denied medically necessary care because you need financial assistance.

Financial assistance is contingent upon a patient's cooperation in following Bradford Regional Medical Center's application requirements listed below.

What are the income limits?

The amount of the discount varies based on your income and the size of your family. Income limits are listed below:

Family Size	Annual Family Income	Monthly Family Income	Weekly Family Income
1	Up to \$ 47,080.00	Up to \$ 3,923.33	Up to \$ 905.38
2	Up to \$ 63,720.00	Up to \$ 5,310.00	Up to \$1,225.38
3	Up to \$ 80,360.00	Up to \$ 6,696.67	Up to \$1,545.38
4	Up to \$ 97,000.00	Up to \$ 8,083.33	Up to \$1,865.38
5	Up to \$113,640.00	Up to \$ 9,470.00	Up to \$2,185.38
6	Up to \$130,280.00	Up to \$10,856.67	Up to \$2,505.38

*Based on 2015 Federal Poverty Guidelines

What if I do not meet the income limits?

If you cannot pay your bill all at once, Bradford Regional Medical Center offers a payment plan to those patients that do not meet the above income limits. The amount you pay depends on the amount of your income.

Can someone explain the discount? Can someone help me apply?

Yes. Free confidential help is available. Call our Patient Financial Liaison at (814) 362-8588.

If you do not speak English, Bradford Regional Medical Center has an interpreter service to help.

A hospital representative can advise you how to apply for free or low-cost insurance, such as Medicaid.

If the Patient Financial Liaison finds that you do not qualify for low-cost insurance, they will help you apply for a discount. You will receive help completing forms and they will tell you what documents you need to provide.

What do I need to apply for a discount?

Bradford Regional Medical Center will require a completed Financial Assistance application and proof of income, such as a tax return or pay stubs. We may also request a Medicaid denial letter.

If you cannot provide any of these, you may still be able to apply for financial assistance.

Financial assistance applications may be obtained from our financial liaison, cashier and/or registration department. They are also available on our website at www.brmc.com. You may also request an application and a copy of our policy by submitting a request to Bradford Regional Medical Center, Attn: Pt Financial Liaison, 116 Interstate Parkway, Bradford, PA 16701.

What services are covered?

All medically necessary services provided by Bradford Regional Medical Center and its employed professionals are covered by the discount. This includes outpatient services, emergency care and inpatient admissions.

How much do I have to pay?

FAP-eligible individuals will not be charged more than the “amounts generally billed” to insured individuals for emergency or other medically necessary care. This is referred to as the AGB or the “self pay” rate.

Depending on your income, you could qualify for up to 100% off the self pay rate. Our Patient Financial Liaison will give you the details about your specific discount(s) once your application is processed.

How do I get the discount?

You have to fill out the application form. As soon as we have proof of your income, we can process your application for a discount according to your income level.

You can apply for a discount before you have an appointment, when you come to the hospital to get care, or when the bill comes in the mail.

Send a completed form to Bradford Regional Medical Center, 116 Interstate Parkway, Bradford, PA 16701 or leave it with the cashier located in the main registration area. You have up to 240 days after receiving services to submit the application.

How do I know if I was approved for the discount?

Bradford Regional Medical Center will send you a letter usually within 30 days after completion and submission of documentation, telling you if you have been approved and the level of discount received.

What if I receive a bill while I am waiting to hear if I can get a discount?

You cannot be required to pay a hospital bill while your application for a discount is being considered. If your application is turned down, the hospital must tell you why in writing and must provide you with a way to appeal this decision to a higher level within the hospital.