

Lumberton Hardship Policy.

Financial Hardship Policy

Lumberton Emergency Squad (LES) is a charitable not for profit organization under the Internal Revenue Code § 501 (c) (3) which provides 911 emergency medical services to patients without regard to their ability to pay for the services.

If patients are financially able to pay for the services, we expect them to meet their financial responsibilities and support this community service. If however a patient meets certain requirements detailed below for a hardship waiver, they will not have to pay for the services. We are also able to offer discounted rates to certain uninsured patients, as well as payment plans for those who cannot make the whole payment at once.

Reduced Charges for Uninsured Patients

Patient's without insurance are eligible for reduced charges (115% of Medicare) if the patient's insurance benefits have been exhausted, or if the services provided by LES is a non-covered service.

Financial Hardship Waiver

If a patient provides a copy of Charity Care or Hospital Financial Assistance Program Acceptance letter from a NJ hospital, the patient is entitled to the same discount given by the hospital, or the discounts below, whichever is higher:

- Family gross income is below 200% of the Federal Poverty Guideline (FPG)- full waiver of fees.
- Family gross income is 201% to 300% of FPG – waiver of 60% of fees
- Family gross income is 301% to 500% of FPG – waiver of 30% of fees

Payment Plan

When a patient cannot pay the full amount due at one time, LES's billing agent shall work with the patient or their representative to develop a payment plan.

All requests for consideration under the LES Hardship Policy must be accompanied by a completed Lumberton Emergency Squad Hardship Application. If you require a form mailed to you, please call 609-268-0671 ext. 201 and leave a message including the patient name, the date service was provided and contact information.

Failure to comply with the terms of this policy or agreed upon payment plan will result in unpaid amounts being referred to collection.