



Financial Assistance Policy (FAP) Plain Language Summary

Indian River Medical Center's mission is to provide exceptional, patient-centered, evidence-based healthcare to residents of Indian River County and surrounding areas. To that end, financial assistance is available to the residents of the community who are uninsured or underinsured and do not have adequate financial resources to pay for medically necessary healthcare services.

Eligibility Requirements

Financial Assistance is based on a sliding fee schedule taking into consideration Federal Poverty Guidelines, income, assets, family size, and catastrophic medical costs. Financial Assistance ranges from 75% to 100% of the patient's bill. Indian River County residents with household income below 150% of the Federal Poverty Guidelines, and without other substantial financial resources and not eligible for Medicaid or other coverage, will be granted free care. Patients with household income between 150% and 400% of the Federal Poverty Guidelines and have a catastrophic medical illness, without other substantial financial resources, and not eligible for Medicaid or other coverage, will be granted an 82% discount. All uninsured patients that do not qualify for one of these programs will receive a 75% discount which is consistent with payments negotiated with insurance companies. No patient eligible for financial assistance under this Policy will be charged more for medically necessary care than the amounts generally billed (AGB) to individuals who have insurance coverage. The amounts generally billed is based on all claims paid in full by Medicare and private health insurers over a 12 month period divided by the associated gross charges for those claims.

How to Apply

Indian River Medical Center provides resources to uninsured and underinsured patients to assist them in completing a financial assistance application. Our financial counselors attempt to make direct contact with uninsured patients to assist them with the application process.

Where to Obtain Information

There are numerous ways to obtain assistance with or information about the FAP application process, or to obtain free copies of the FAP or FAP application form:

- Download the information online at www.IndianRiverMedicalCenter.com; → Patients & Visitors → Billing & Financial Services;
- Request the information in writing by mail or by visiting the Patient Financial Office located at Indian River Medical Center at 1000 36th Street, Vero Beach, FL 32960;
- Request the information by telephone by calling the Patient Financial Office at (772) 567-4311 ext. 1169.

Additionally, Indian River Medical Center complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Indian River Medical Center does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. If you speak with limited English, language assistance services, free of charge, are available to you.