



Financial Assistance (Charity Care) Policy Summary

A simple guide to free or discounted care at SRMC

Schneider Regional Medical Center (SRMC) is committed to providing essential healthcare services to our community regardless of ability to pay. If you face financial hardship, you may qualify for free or discounted emergency and medically necessary care through our Financial Assistance (Charity Care) Program.

1. Am I Eligible for Financial Assistance?

Eligibility is based on your total household gross income and family size relative to the Federal Poverty Level (FPL) guidelines. Assistance is available to uninsured, underinsured, and low-income individuals receiving emergency or medically necessary care at any SRMC facility.

Family Size	100% Discount (Free Care) (≤ 200% FPL)	75% Discount (201% – 300% FPL)	50% Discount (301% – 400% FPL)	25% Discount (401% – 500% FPL)
1	≤ \$31,300	\$31,301 – \$46,950	\$46,951 – \$62,600	\$62,601 – \$78,250
2	≤ \$42,300	\$42,301 – \$63,450	\$63,451 – \$84,600	\$84,601 – \$105,750
3	≤ \$53,300	\$53,301 – \$79,950	\$79,951 – \$106,600	\$106,601 – \$133,250
4	≤ \$64,300	\$64,301 – \$96,450	\$96,451 – \$128,600	\$128,601 – \$160,750
5	≤ \$75,300	\$75,301 – \$112,950	\$112,951 – \$150,600	\$150,601 – \$188,250
6	≤ \$86,300	\$86,301 – \$129,450	\$129,451 – \$172,600	\$172,601 – \$215,750
Add'l Member	+\$11,000	+\$16,500	+\$22,000	+\$27,500

2. Presumptive & Special Hardship Considerations

Patients may automatically qualify (Presumptive Eligibility) without filing a full financial application if they are actively enrolled in public assistance programs (such as Medicaid, SNAP, WIC, TANF, CHIP, or Public Housing) or meet extraordinary life circumstances (such as Chapter 7 bankruptcy, homelessness, or catastrophic medical expenses exceeding 20% of annual income).

3. Important Limits & Billing Rules

- **Amount Generally Billed:** Patients eligible for financial assistance will never be charged more for emergency or medically necessary care than the amounts generally billed to individuals with health insurance.
- **Cooperation with Medicaid:** If you appear eligible for Medicaid or another public insurance program, you must cooperate with the application process for those programs as a condition of receiving SRMC financial assistance.
- **Exclusions:** Elective cosmetic procedures, non-medically necessary care, and independent physician charges billed separately by out-of-network or non-affiliated providers are excluded from this policy.

4. How to Apply for Financial Assistance

Applications can be submitted before, during, or up to **2 months after receiving care**. You can obtain a free application:

- **Online:** Download or complete digitally on our website at <https://srmedicalcenter.org/>
- **In Person:** Visit any Patient Access or Financial Counselor desk at Roy Lester Schneider Hospital, Myrah Keating Smith Community Health Center, or Charlotte Kimelman Cancer Institute.
- **By Mail or Phone:** Call our Patient Access Dept. or Business Office to request a free paper application by mail or email.

Need Help or Have Questions?

Our Financial Counselors and Patient Access team are available to assist you with the application process free of charge.

Patient Access / Business Office
Schneider Regional Medical Center
9048 Alton Adams Sr. Drive
St. Thomas, VI 00802

Phone: (340) 776-8311 x2176 or 2166
Email: FinancialAssistance@srmedicalcenter.org
Website: www.srmc.vi