

CARE that
CHANGES LIVES



Financial Resource Guide

**ST LAWRENCE
HEALTH**

An Affiliate of
Rochester Regional Health

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Supplemental Nutrition Assistance Program (SNAP)

- SNAP issues electronic benefits that can be used like cash to purchase food.
- SNAP helps low-income individuals feed themselves and their families. Eligibility is based on household size, income, and other factors.
- Applications can be completed online at <https://mybenefits.ny.gov/>. Once an application is reviewed, an interview will be scheduled. Most interviews are done by telephone.
- To contact the Head Social Welfare Examiner | St. Lawrence County Department of Social Services, call 315.379.2155 or 800.649.7565.
- Contact the St. Lawrence County Department of Social Services at 315.379.2111.

Special Supplemental Nutrition Program for Women, Infants, and Children

- WIC is a federal program aimed at improving the nutrition of low-income women, infants, and children up to the age of 5.
- To be eligible, a woman must be pregnant, have recently delivered a baby, be breastfeeding, or have a child in the home under the age of 5. The applicant must also meet residential and income guidelines.
- If eligible, you will receive assistance with certain foods, nutrition education, and breastfeeding support.
- To apply for WIC, contact the local WIC office to schedule an appointment: call 315.386.8128, or go online to <https://chcnorthcountry.org/wic-program/>.

Home Energy Assistance Program (HEAP)

- HEAP helps low-income individuals pay the cost of heating their homes at certain times of the year. Eligible applicants may receive one regular HEAP benefit per program year.
- Applicants may also be eligible for emergency HEAP benefits if they are in danger of running out of fuel or having their utility service shut off.
- Eligibility is based on income, household size, household composition, and the primary heating source.
- You can apply for the regular HEAP benefit online at <https://mybenefits.ny.gov/> or by completing a paper application and mailing it to your HEAP local district contact.
- The application is available online at <https://otda.ny.gov/programs/applications/3421.pdf>.
- For further information, or to apply for the regular and/or emergency HEAP benefits in person, contact or visit your HEAP local district at <https://www.stlawco.org/Departments/OfficefortheAging/HEAP>, or call the HEAP Office at 315.379.2303.

Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)

- SSI is a program that provides monetary benefits to individuals who have limited income and resources and are unable to work.
- SSDI is a program that provides monetary benefits to individuals who are unable to work. The amount of benefits for which you may be eligible are based on your or your spouse's earnings in the workplace.

You can apply for SSI or SSDI as follows:

- ◇ Online at <http://www.ssa.gov/onlineservices/>
- ◇ In person at your local Social Security Office by calling for an appointment
- ◇ By calling the Social Security Administration at 1.800.772.1213

Temporary Assistance (TA)

- Temporary Assistance (TA) is temporary help for men, women, and children. If you are unable to work, can't find a job, or your job does not pay enough, TA may be able to help pay for your living expenses.
 - ◇ If you are experiencing an emergency situation, you may be eligible for emergency assistance from the Department of Human Services (DHS).
 - ◇ Examples of emergency assistance include, but are not limited to, payment of the following: back rent, back utility bills, fuel costs, and temporary housing costs.
- To apply for TA, you must first complete and sign Form LDSS-2921. This form can be obtained online at <https://www.stlawco.org/Departments/SocialServices/AssistancePrograms/#TA> or by visiting your local Department of Human Services. Submit your completed application to your local Department of Human Services.
- You will be given an interview with a Department of Human Services representative within seven business days of submitting your completed application, unless in an emergent situation.
- When you are applying for TA, your DHS worker will tell you which information you must provide as proof.

New York State Cancer Services Program (CSP)

- The Cancer Services Program (CSP) provides breast, cervical, and colorectal cancer screenings and diagnostic services at no cost.
- To qualify, individuals must live in New York State, have no health insurance, or have health insurance with a cost share that may prevent them from obtaining screening, meet age requirements, and meet income eligibility requirements.
- For a referral to the nearest medical facility that participates in the Cancer Services Program, call 1.866.442.CANCER (2262).
- The Gouverneur Breast Cancer Fund is a resource for individuals going through breast cancer. For more information, visit <https://www.gouverneurbreastcancerfund.com/>.

Elderly Pharmaceutical Insurance Coverage Program (EPIC)

- EPIC is a New York State program for income-eligible individuals aged 65 and older that provides assistance with medication.
- Co-pay costs after any applicable deductible is met.
- EPIC can also help pay Medicare Part D drug plan premiums.
- Seniors can apply for EPIC at any time of the year and must be enrolled or eligible to be enrolled in a Medicare Part D drug plan.
- You can apply for EPIC by completing a paper application available at <https://www.health.ny.gov/forms/doh-5080.pdf>. The completed application can be faxed to 518.452.3576, or mailed to EPIC, P.O. Box 15018, Albany, NY 12212-5018.
- Your local Health Insurance Information and Counseling Program (HIICAP) office can provide assistance in completing the EPIC application and can answer questions about the program.
- For further information about the program, or to request an application, call 1.800.332.3742 or visit the EPIC website at https://www.health.ny.gov/health_care/epic/.

Extra Help Program

- Extra Help assists Medicare beneficiaries with their Medicare Part D drug plan monthly premiums, annual deductibles, and co-payments for medications.
- Extra Help is estimated to be worth about \$5,000 per year.
- To qualify for Extra Help, you must be receiving Medicare, be enrolled in a Medicare Part D prescription drug plan, have limited resources and income, and meet residency requirements.
- Recipients of SSI and Medicaid receive Extra Help automatically, and therefore do not need to apply for this assistance.
- You can apply for Extra Help online at <https://secure.ssa.gov/i1020/Ee006bView.action>.
- If you need help completing this application, call Social Security at 1.800.772.1213, or contact your local HIICAP office.

Prescription Drug Cost Assistance

- The cost of each prescription can vary from pharmacy to pharmacy.
- Walmart offers affordable prices on monthly supplies of certain generic medications. Listings of these medications can be found in person or on the company's website.
- Call the manufacturer(s) of the medications you are prescribed. Medication manufacturers often offer coupons to assist with the cost of these medications.
- Your local pharmacist will be able to give you information on reducing your medication costs.
- Websites such as <https://www.needymeds.org/> and <https://www.goodrx.com/> can help you find coupons for, and compare prices of certain medications.

St. Lawrence Health Financial Assistance

- Prompt payment for healthcare services allows St. Lawrence Health to continue to provide high-quality care. Before scheduling a visit or procedure, check with your insurance company to find out if the particular service you need is covered.
- Insurance coverage can change. Something that may have been covered a year ago may not be covered now. Your insurance company is the most current source of information on coverage.
- Please note that some services are billed separately. You may receive a bill from an organization that partners with us to provide care to our patients. Co-payments may be due at time of visit.
- St. Lawrence Health and its affiliate organizations (Canton-Potsdam Hospital, Canton-Potsdam Medical Practice, Gouverneur Hospital, Massena Hospital, and its employed and contracted physicians) are not-for-profit corporations which render medical care to all persons.
- No one will be denied access to services due to inability to pay. There is a discounted/sliding fee schedule available for our physician offices and hospital service in which household income eligibility is up to 300% of the Federal poverty guidelines.
- If you believe you may qualify for assistance or would like to learn more, please contact the Patient Billing team for CPH at 315.261.5150, GH at 315.535.9202, or MH at 315.769.4219.
- For more information, visit <https://www.stlawrencehealthsystem.org/patients-visitors/billing-insurance>.

Medicare Savings Program

- The Medicare Savings Program (MSP) is a program that can help people with limited income pay their Medicare premiums (the monthly cost of their Medicare health insurance). If eligible, the MSP will pay your Medicare Part B premiums. Medicare Part B covers your outpatient medical care, such as doctors visits.
- Some applicants will also qualify for payment of their Medicare Part A premiums. Medicare Part A covers your inpatient medical care, such as hospitalizations.
- If you qualify for the MSP, your Part B and/or Part A premiums will no longer be deducted from your monthly Social Security check.
- The MSP application is available online at <https://www.health.ny.gov/forms/doh-4328.pdf>.
- Once you complete the application, mail it to your local Department of Human Services.
- Your local HIICAP office can provide further information on the Medicare Savings Program and provide assistance with the application.

New York State Medicaid, Child Health Plus, and Essential Plan

- Medicaid is health insurance for individuals who meet income eligibility requirements.
- Eligible populations include children, pregnant women, single individuals, families, and individuals who are blind or disabled.
- In addition, individuals with medical bills may be eligible for Medicaid even if their income and resources are above the income eligibility levels.
- Medicaid covers the cost of medically necessary services and prescriptions. Individuals with Medicare or insurance through their employers can also qualify for Medicaid.
- Pregnant women may be eligible for Medicaid during their pregnancy even if their income typically exceeds the income limits for Medicaid.
- Children and teens may be eligible for Child Health Plus even if they are not eligible for Medicaid. Child Health Plus provides children under the age of 19 with free or affordable health insurance coverage depending on their household income.
- The NYS Essential Plan offers quality health insurance to working adults with lower incomes who do not qualify for Medicaid. Individuals must live in New York, be a U.S. citizen or meet immigration status requirements, and meet income eligibility requirements.
- If you need assistance applying for the above health insurance programs, you can reach a Financial Advocate at 315.261.5476.

St. Lawrence County References

Social Services

6 Judson Street
Canton, New York 13617
P: 315.379.2111

HEAP

Human Service Center
80 State Highway 310, Suite 7
Canton, New York 13617
P: 315.379.2303

NY Connects

<https://www.nyconnects.ny.gov/services/hiicap-783>

Social Security

101 Ford Street
Ogdensburg, NY 13669
P: 315.394.1210
<https://www.ssoffice.com/ogdensburg-social-security-office-so1740>

St. Lawrence County

Community Health Center of the North Country
4 Commerce Lane
Canton, New York 13617
P: 315.386.8128