

GET HELP PAYING FOR HEALTH CARE



Gifford has a Financial Assistance Program to help you afford the care you need.



We give free and low-cost care to people who qualify. Our program is for people who are uninsured and people who have insurance with out-of-pocket costs. It can be used for ongoing care and emergencies. The care must be medically necessary for your health.

WHO CAN GET FINANCIAL ASSISTANCE AT GIFFORD*?

- You must be a “Vermont resident.” This includes students, people who are employed in Vermont, undocumented immigrants, and people who live in Vermont but do not have housing.
- Your income must be less than the limit. There are different income limits for free and low-cost care. (See below.)

**Gifford refers to Gifford Health Care (GHC), a Federally Qualified Health Center (FQHC), and Gifford Medical Center (GMC), a Critical Access Hospital. Gifford Health Care provides primary care, psychiatry and counseling. Gifford Medical Center provides hospital services, specialty services, and lab and radiology services.*

INCOME LIMITS



Find your household size and income on the charts below. For most people, your household size will be the people listed on your taxes. If you make too much money for free care, you might qualify for low-cost care.

FREE CARE

You could get free care (pay \$0) if your household income is below 250% of the Federal Poverty Level. In 2026, your income would need to be less than:



Household Size	Maximum Income
1 PERSON	\$39,900
2 PEOPLE	\$54,100
3 PEOPLE	\$68,300
4 PEOPLE	\$82,500
5 PEOPLE	\$96,700
6 PEOPLE	\$110,900
7 PEOPLE	\$125,100
8 PEOPLE	\$139,300

LOW-COST CARE

You could get a 40% discount if your household income is below 400% of the Federal Poverty Level. In 2026, your income would need to be in this range for your household size:

Household Size	Income Range
1 PERSON	\$39,901 - \$63,840
2 PEOPLE	\$54,101 - \$86,560
3 PEOPLE	\$68,301 - \$109,280
4 PEOPLE	\$82,501 - \$132,000
5 PEOPLE	\$96,701 - \$154,720
6 PEOPLE	\$110,901 - \$177,440
7 PEOPLE	\$125,101 - \$200,160
8 PEOPLE	\$139,301 - \$222,880

More information on next page.

CATASTROPHIC CARE

Ask us about catastrophic care if you owe the hospital a lot of money, but your income is too high to qualify for free or low-cost care. This program is for people with income that is less than 600% of the Federal Poverty Level and who owe more than 20% of their yearly income to the hospital for out-of-pocket costs. We can help you figure out if this could help.

HOW TO APPLY

You can apply for assistance before or after you get services. If you apply after you get services, you must do so within one year of getting the first bill.



Follow these steps:

1. Get a free application.

- Online: You can download the application as a PDF at: giffordhealthcare.org/service/financial-assistance
- In person: You can pick up an application here:
Health Connections Office (2nd Floor)
Gifford Health Care
44 South Main Street Randolph, VT 05060
- By mail: Call 802-728-2323 and ask us to mail you a copy for free.

2. Fill out the application.

3. Send us your finished application.

You can either mail or drop off your application here:

Attention: Financial Assistance Coordinator
Health Connections Office (2nd Floor)
Gifford Health Care
44 South Main Street Randolph, VT 05060



If you need free help with the application, call 802-728-2323, email FinancialAssistance@giffordhealthcare.org, or visit the Health Connections Office on the 2nd Floor at Gifford.

LANGUAGE SUPPORT

We give free help to people who have communication or language needs. We can give interpretation and translation support. We can also help those who need this information in different ways. Tell us if you need language support.

MORE INFORMATION

Who accepts financial assistance?

Everyone who provides care at Gifford accepts financial assistance.

Read the full policy.

This is a plain language summary of our financial assistance policy. Read the longer version with more details here:

giffordhealthcare.org/service/financial-assistance

Or ask us for a free copy.

Non-discrimination

We do not discriminate based on race, color, sex, sexual orientation, gender identity, marital status, religion, ancestry, national origin, citizenship, immigration status, primary language, disability, medical condition, or genetic information.