Financial Hardship How-To

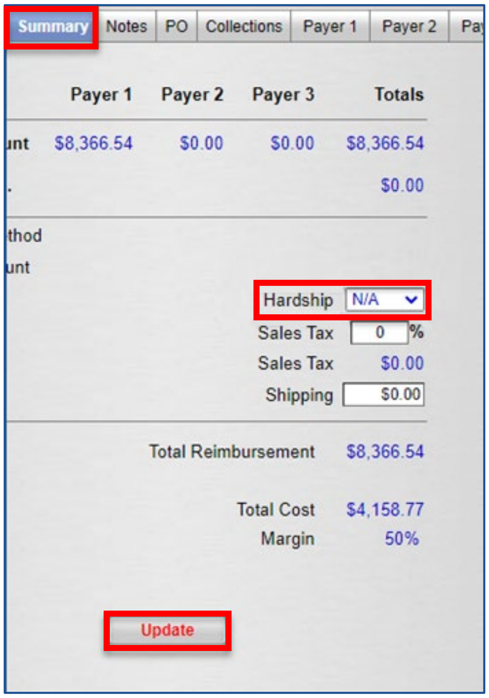
The Financial Hardship will only be considered for a reduction or waiving the client deductible or copayment. Non-covered items will not be considered. See the full policy here: Financial Hardship Policy

The Hardship application is located on WNSM, departments/compliance/forms: Financial Hardship Application-English, Financial Hardship Application- Spanish

Once the hardship application and the supporting documentation are received, the Funding Specialist or Branch Staff should review the application to ensure it is completed in full before submitting it to compliance department for review. To submit the application for review. follow the steps below:

- Scan/label all documents in one packet as “Hardship Application”
- Send an email to compliance@nsm-seating.com from the workorder notes. In the email subject line, “Hardship Request – work order #”; **DO NOT attach the applications to the email.**
- The compliance team will review the documents in the workorder and reach out with any questions/concerns.
- Estimated time for review is two business days
- Email compliance at compliance@nsm-seating.com for status updates

If the financial hardship is approved, the Funding Specialist or branch staff will apply the hardship approval to the order through the summary screen. When in the summary screen, using the “Hardship” drop down, select the percentage the hardship was approved at and then hit “update” to save the changes. By doing this, the client responsibility will be reduced by the percentage approved. Contact the client to discuss the hardship approval and any remaining client responsibility amount due.



If the hardship is denied, contact the client to discuss and determine if they would like to proceed with the order or if there has been a change with their ability to arrange a payment plan or alternate funding.

NATIONAL SEATING & MOBILITY

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Note: After the review and final determination is made, compliance may delete the application due to the sensitive information housed within the application.

Common errors that cause delays with the application process:

1. The number of household members is not listed.
2. Proof of all income from all household members is not included.
3. The top of page 3 is incomplete.
4. If the client wishes to have a discount beyond the federal poverty guidelines considered, we must have proof of the outstanding debts or bills. If the client needs NSM to consider credit card bills, we must also have proof that debt is for medical expenses. Without any documentation to support this, the discount will be based only on the federal poverty guidelines.
5. The application, proof of all income for all household members, and any other supporting information should be scanned as one document labeled “Hardship Application”.
6. Completed application documentation should not be emailed directly to compliance@nsm-seating.com. Once all information is scanned as one document, a note requesting review should be sent to compliance@nsm-seating.com. Emailing the applications to Compliance is an unnecessary risk of client’s sensitive information.