

SUBJECT: FINANCIAL ASSISTANCE
Policy: BO 165
Effective Date:
Revision Date:

Business Office Policy & Procedures

I. Purpose

Provides guidelines to ensure consistent processing for Financial Assistance.

II. Definitions

Financial Assistance is defined as the reduction in patient responsible balances for indigent, uninsured, or underinsured patients as determined by the eligibility criteria outlined below. Financial Assistance is secondary to all other financial resources available to the patient.

Family Unit Size is defined as the applicant (patient, if applicable), spouse, and all legal dependents as allowed by the Internal Revenue Service. If patient/applicant is a minor, the family unit will include parent(s)/legal guardian(s) and any other taxpayer that can claim the patient/applicant as a dependent for income tax paying purposes.

Family Unit Income is defined as gross income for all members of the family unit for the last four months (annualized) or the last calendar year, whichever is the lesser amount. Examples of income are retirement, veteran's administration, workers compensation, sick leave, disability compensation, welfare, social security retirement, alimony, child support, stock/certificate dividends, interest, or income from property.

Medically Indigent is defined as an uninsured person who is not eligible for other health insurance coverage such as Medicare, Medicaid, or other private insurance. Those that are "medically indigent" make too much to qualify for Medicaid but too little to purchase health insurance or health care.

Presumptive Eligibility is defined as approved financial assistance based upon a patient's indigent status, determined using criteria-based methods, such as propensity to pay scoring, evidence of participation in low income government assistance programs, such as state funded prescription programs, Women, Infants and Children program (WIC), Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), free school lunch program or other state or local assistance programs.

Deceased Eligibility is considered when a patient's status is changed from "Alive" to "Deceased". A claim will be filed against the patient's estate if applicable. If uncollectable, the balance will be written off to.

Medically Necessary Care is defined as care based upon generally accepted medical practices considering conditions at the time of treatment which is appropriate and consistent with the diagnosis and the omission of which could adversely affect or fail to improve the patient's condition. It is care that is not cosmetic, experimental or deemed to be non-reimbursable by traditional insurance carriers and governmental payers. It is care that is deemed medically necessary by an examining physician's determination.

Extraordinary Collection Actions (ECAs) are defined as actions that require a legal or judicial process or involve reporting adverse information about an individual to consumer credit reporting agencies or credit bureaus (collectively, "credit agencies").

SUBJECT: FINANCIAL ASSISTANCE
Policy: BO 165
Effective Date:
Revision Date:

Business Office Policy & Procedures

Application Period is defined as the later of 240 days from the first post-discharge billing statement (for the most recent episode of care) or 30 days from written notification of intended ECAs.

III. Policy

Policy Statement

It is the policy of Northeast Georgia Rehabilitation Institute (NEG) to provide care to all patients regardless of ability to pay. The hospital shall allocate resources to identify financial assistance cases and provide uncompensated care based upon the information submitted at the time of application by the patient or their representative or using other criteria-based methods to determine eligibility. Financial assistance applications will be accepted for all medically necessary care. Financial Assistance adjustments may be applied to approved accounts based on the patient's total gross family income and the patient's willful cooperation in applying for Medicaid or another available coverage. To ensure the funds for uncompensated care are not abused and will be available for those in need within the NEG service area. Northeast Georgia Rehabilitation Institute will make reasonable attempts to assist eligible candidates to become covered under any available assistance programs in the community.

Procedure / Guidelines

GOVERNANCE

The Financial Assistance Policy is administrated by the Central Business with authority and approval from the Director of Patient Accounts.

PUBLIC RELATIONS

Northeast Georgia Rehabilitation Institute will make concerted efforts to promote the Financial Assistance Program. The program is promoted through a plain language summary offered directly to all patients upon registration, on the hospital web site, and through the conspicuous display of signs at principal entry points. In addition, information regarding the plain language summary is provided on a periodic basis to physician offices, human service agencies, and other community organizations. The plain language summary includes a brief description of eligibility requirements, summary of how to apply, website and physical location where an application and copy of the Financial Assistance Policy may be obtained, how to get an application by mail and contact and assistance information. NEG shall make the Financial Assistance Policy, the plain language summary and the financial assistance application available in English and in the primary language of any populations with limited proficiency in English that constitute a minimum of 5% or 1000 persons, whichever is less, of the residents of the community served.

Uninsured Discounts

- Self-Pay Discount – Uninsured patients will receive a self-pay discount on billed charges.

SUBJECT: FINANCIAL ASSISTANCE
Policy: BO 165
Effective Date:
Revision Date:

Business Office Policy & Procedures

APPLICATION PROCESS

1. All patients desiring consideration under the Northeast Georgia Rehabilitation Institute Financial Assistance Program must complete an application, disclosing financial information that is considered pertinent to the determination of the patient's eligibility for financial assistance. Financial Assistance applications can be completed in writing. The application may be obtained by calling or by visiting the hospital's Business Office or by printing online at www.ngrehabinstitute.com

When returned, the application shall be accompanied by one or more of the following types of documentation:

- a. Proof of household income must be at least one of the following:
 - 1) A copy of four most recent pay stubs of all employed in the household. If no pay stub available, please provide a notarized letter from employer.
 - 2) Current year W-2 and/or recent year tax return
 - 3) Social Security Award Letter
 - 4) Proof of workers compensation, sick leave, disability compensation, welfare, or social security retirement
 - 5) If you have no income currently, provide a signed and notarized letter from the person who provides food, shelter, clothing, etc. for you and your family, if applicable.
- b. Proof of assets
 - 1) Most recent bank statements for personal and business checking and savings accounts
- c. Proof of home address must be at least one of the following:
 - 1) Valid Georgia driver's license
 - 2) Georgia identification card
 - 3) Current utility bill
 - 4) Lease or rent receipts showing evidence of county of residence
 - 5) County property tax assessment,
 - 6) County food stamp letter
 - 7) Voter registration card
- d. These documents, if applicable:
 - 1) If you are not married but there are children in common, you must provide entire household income. Any child support or alimony received must also be included.
 - 2) If you are still legally married but separated, you must provide legal documentation of separation or spouse's income.
 - 3) Written verification from public welfare agencies or other government agencies which can attest to the Patient's Gross Income status for past 12 months

SUBJECT: FINANCIAL ASSISTANCE
Policy: BO 165
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Revision Date:

Business Office Policy & Procedures

- 4) Most recent bank statements for personal and business checking and savings accounts
 - 5) Verification of Pension or Retirement Income
 - 6) Verification of student status which is defined as a copy of current class schedule, registration information and a copy of student photo ID
 - 7) If you lost your job within the last three months, you are required to provide a separation letter from your past employer. Additionally, you must provide a letter from your local Georgia Department of Labor Career Center specifying whether you are receiving unemployment benefits.
 - 8) If you have listed any children on your application other than biological or stepchildren, you must provide legal documentation to this effect.
 - 9) Patients seeking assistance due to medical indigency may need to submit evidence of assets
2. Income shall be annualized, when appropriate, based upon documentation provided and upon verbal information provided by the patient. This process will take into consideration seasonal employment and temporary increases and/or decreases of income.
 3. All applications, supporting documentation, and communications will be treated with proper regard for patient confidentiality. NEG will exercise reasonable care to maintain supporting documents with the application form.
 4. In situations where the information provided by the patient or guarantor does not match the “Criteria Based Method”, the Criteria Based information will be considered in the eligibility determination.
 5. Complete applications will be accepted up to the end of the application period, as defined above.

ELIGIBILITY CRITERIA

1. In cases where patients request scheduled services, applications for Financial Assistance can be processed prior to services.
2. Financial Assistance is secondary to all other financial resources available to the patient.
3. Determination of eligibility of a patient for Financial Assistance shall be applied regardless of the source of referral and without discrimination as to race, gender, ethnicity, color, creed, national origin, age, handicap status, or marital status.
4. Financial assistance will be provided to patients when net available assets are not sufficient and gross family income is between 0 and 400 percent of the Federal Poverty Guidelines adjusted for family size.
5. The financial obligations that remain once the financial assistance adjustment has been applied may be paid in a lump sum or the patient may set up a payment plan.

ELIGIBILITY DETERMINATION

1. Eligibility can be determined once a completed application has been received along with **all**

SUBJECT: FINANCIAL ASSISTANCE
Policy: BO 165
Effective Date:
Revision Date:

Business Office Policy & Procedures

supporting documentation **or** through other criteria-based methods or systems. Should documentation not be supplied or should the application remain incomplete, financial assistance will **not** be granted. A notification will be sent informing of how to obtain assistance to complete the application.

2. After the latter of 120 days from date of first post-discharge billing statement or 30 days from date of written notification of intent to initiate ECAs and plain language summary, accounts with incomplete application or no application will be subject to the normal account flow process of self-pay collection statements and outsourcing to bad debt collection agencies as well as debt collection attorneys, as appropriate (See Collections Policy).
3. If the completed application is received after extraordinary collection efforts have commenced, but within the application period, the application processing will be expedited and all ECAs will cease during processing.
4. For medically necessary care other than emergency care, patient should be a resident within the NEG service area. Examples of acceptable proof of residency may be found in section 2b of Application Process, above.
5. Cases for consideration may be requested by the patient, the patient's family, the patient's physician, hospital personnel who have been made aware of the financial need of the patient or recognized social agencies.
6. NEG presumptively approves patients for 100% adjustment only, using the Presumptive Eligibility criteria defined above.
7. In instances where eligibility has been determined using other criteria-based methods, documentation of income and expenses may not be required.
8. Following the initial request for financial assistance, the hospital will pursue other sources of funding, including Medicaid and/or state programs
9. Financial assistance eligibility, while generally determined at the time of application, may occur at any time, during the application period, prior to judgment upon learning of facts that would indicate financial need.
10. Approval for financial assistance is granted for periods of six (6) months. Medicare patients' approval is granted for periods of twelve (12) months. If the patient/responsible party's financial situation changes after charity has been approved and awarded, NEG reserves the right to terminate future charity at the discretion of the Manager of

SUBJECT: FINANCIAL ASSISTANCE
Policy: BO 165
Effective Date:
Revision Date:

Business Office Policy & Procedures

11. Financial Counseling in accordance with the Director of Patient Accounts. Examples include but are not limited to a payout from court settlement, lottery, etc.

CALCULATION

The calculation of the discount for patients qualified for a partial charity care adjustment will be based on our Medicare reimbursement rate. This discount will be updated annually when new Medicare rates are received. Patients qualify for a charity adjustment on a sliding scale as follows:

- Family income of 300% or less of the Federal Poverty Guidelines qualifies for a 100% charity adjustment, which means that their services are free.
- A family income between 301%-400% of the Federal Poverty Guidelines qualifies for an adjustment of 75%

Example of the calculation: if a patient's gross charges for services are \$1,000, the charges will be discounted to the Medicare reimbursement (\$1,000*26.22%=\$262.20). The patient with an income of 236%-300% of the Federal Poverty Guidelines would be responsible for \$262.20.

NOTIFICATION

The hospital will make reasonable efforts to notify the patient of the final determination within thirty (30) working days of receipt of application with related documented materials (proof of income, etc.). The notification will include a determination of the amount for which the responsible party will be financially responsible, if anything, and describes how the individual may obtain information regarding the AGB and how their amount owed was determined. Denials will be communicated in writing and will include instructions for appeal. If the patient is approved, any prior payments made by the patient, more than the determined amount, on accounts covered will be refunded.

APPEALS PROCESS

The responsible party may request reconsideration of eligibility for financial assistance by providing additional documentation within the application period. The request will be reviewed for reconsideration. If the final determination is to approve financial assistance, an approval notification will be sent to the patient indicating amount waived or reduced.

Final Determination Authorized Party

Director of Patient Accounts

SUBJECT: FINANCIAL ASSISTANCE
Policy: BO 165
Effective Date:
Revision Date:

Business Office Policy & Procedures

NON-PAYMENT PROCESS

In the event of non-payment by a patient for their portion of their account balance after financial assistance is processed, the account will follow normal collection process flow, adhering to timeframes established by section 501(r) (see Collections Policy).

FINAL AUTHORITY TO ENSURE REASONABLE EFFORTS WERE MADE TO DETERMINE ELIGIBILITY PRIOR TO INITIATING ECAs

Director of Patient Accounts - CBO

NEG Service Area by Zip Code

30011, 30017, 30019, 30024, 30028, 30040, 30041, 30043, 30045, 30046, 30052, 30501, 30502, 30503, 30504, 30506, 30507, 30510, 30511, 30512, 30514, 30515, 30517, 30518, 30519, 30523, 30525, 30527, 30528, 30529, 30530, 30531, 30533, 30534, 30535, 30537, 30538, 30542, 30543, 30544, 30545, 30546, 30547, 30548, 30549, 30552, 30554, 30557, 30558, 30562, 30563, 30564, 30565, 30566, 30567, 30568, 30571, 30572, 30573, 30575, 30576, 30577, 30580, 30581, 30582, 30596, 30597, 30598, 30599, 30620, 30622, 30655, 30656, 30666, 30680