Section: Hospital Billing Office Page: 1 of 4
Subject: Financial Assistance Policy

Effective Date: March 15, 2022 Reviewed Date: March 15, 2022

Approved: Debra Ridenour/Charles Wiley

Harrison County Hospital has a tradition of serving the poor, the needy, and all who require health care services. In order to promote the health and well-being of the community served, individuals with limited financial resources shall be eligible for free or discounted health care services based on established criteria. Eligibility criteria will be based upon Federal Poverty guidelines. The need for financial assistance is based on income and may be re-evaluated at the following times:

- Subsequent rendering of services,
- Income change,
- Family size change,
- When an account that is closed is to be reopened, or
- When the last financial evaluation was completed more than six months before.

Appropriate signage will be visible in the facility, specifically in patient intake areas, creating awareness for the financial assistance program and the assistance available. Information, such as brochures, will be included in patient services/information folders and/or in patient intake areas. The Financial Assistance Policy and Application is available on our website, <a href="www.hchin.org">www.hchin.org</a>, under Important Information. Paper copies of the Financial Assistance Application are visually placed in the main registration areas, are handed out to all uninsured patients during registration, and publically advertised one time a year on the hospital's Facebook page. In addition each statement includes a contact phone number to request a copy of the Financial Assistance Application and/or Policy. All public information and/or forms regarding the provision of financial assistance will use languages that are appropriate for the facility's service area.

The necessity for medical treatment for any patient will be based on the clinical judgment of the provider without regard to the financial status of the patient. All patients will be treated with respect and fairness regardless of their ability to pay.

### SPECIAL INSTRUCTIONS / GUIDELINES / FORMS TO BE USED

Cover Letter for Application, Application, Authorization to Release Information	(Attachment # 1)
My Income was Below the Federal and State Filing Requirements Form	(Attachment # 2)
Request for Verification of Bank Accounts	(Attachment # 3)
Financial Assistance Worksheet For Hospital	(Attachment # 4)
Catastrophic Financial Assistance Worksheet – Hospital Only	(Attachment # 5)
Final Request for Documentation Letter	(Attachment # 6)
Denial Letter	(Attachment # 7)
Confirmation of Social Security Exemption	(Attachment # 8)
Final Determination of Eligibility Letter	(Attachment # 9)
Payment Plan Letter	(Attachment # 10)

### I. **DEFINITIONS**

- A. Available Financial Resources: Include assets that are immediately available, cash and investments such as savings, checking as well as other investments.
- B. Financial Assistance Committee: A committee consisting of the Chief Financial Officer, Patient Accounts Manager, Business Office Coordinator, Financial Counselor and Patient Advocate, Designated Medicaid Eligibility Representative(s).
- C. Household: The patient, his/her spouse and his/her legal dependents according to the Internal Revenue Service rules. We reserve the right to require documentation but do not include income or assets of dependent age 18 or younger.

D. Presumptive Eligibility: When a patient is presumed to be eligible for financial assistance without being required to submit an application for financial assistance, based on factors such as being homeless, being eligible for federal, state or local assistance programs, (food stamps, federally subsidized school lunch program, low income or subsidized housing), or receiving free care from a community clinic.

### II. FINANCIAL ASSISTANCE GUIDELINES

- A. To be eligible for full financial assistance the household income must be at or below 200 percent of the current Federal Poverty Guidelines or be deemed to be presumptively eligible based on established criteria.
- B. To be eligible for partial financial assistance (75 percent reduction of the patient portion of billed charges) a financially indigent patient's household income must be at or below 300 percent but more than 200 percent the Federal Poverty Guidelines.
- C. Following the determination of eligibility for financial assistance you will not be charged more than the hospital's Amount Generally Billed (AGB) using the look back method. The hospital's AGB discount percentage is 65% and explanation of how it is calculated is available from the Finance department on request.
- D. To be eligible for full or partial financial assistance an indigent patient must be a U. S. Citizen or in the country legally, and residing within either Harrison or Crawford County, Indiana or Meade County, Kentucky, or have an established relationship with a physician who is a member of the Harrison County Hospital medical staff. Patients' visits to Harrison County Hospital due to a medical emergency are eligible to apply for full or partial financial assistance, regardless of person's race, color, religion, sex, national origin, age, disability or genetic information.
- E. Patients are responsible for completing the required application forms and cooperating fully with the information gathering and assessment process, in order to determine eligibility for financial assistance.
- F. To be considered for financial assistance, the patient must cooperate with the designated hospital representatives to provide the information and documentation necessary to apply for other existing financial resources that may be available to pay for his or her health care, such as, Medicare, Medicaid, HIP, COBRA, QMB, etc. To be eligible for assistance, the patient must apply for available government coverage such as Medicare Part B. If the patient is denied financial assistance related to failure to cooperate with Harrison County Hospital or government/state guidelines, they must wait 90 days from date of denial letter to reapply and previous accounts will not be eligible. Accounts originally classified as bad debts may be subsequently eligible for financial assistance for up to three years if not in legal collection status. If the patient is approved for assistance, a refund for the patient amount paid may be requested up to 180 days from the date the payment was posted, less collection fees.
- G. Financial Assistance approval will be effective for six months or until a change in patient financial status is determined or is revoked due to non-cooperation. Hospital reserves the right to request additional information from patient during this six month period. It is the patient's responsibility to notify hospital staff of accounts with balances that may be eligible for assistance.
- H. Harrison County Hospital recognizes the fact that there may be instances in which a patient's income exceeds the previously mentioned guidelines, but the patient's medical expenses also exceed his or her income, thereby rendering them incapable of accepting any additional financial burdens. Financial assistance may also be appropriate for these individuals.

I. This policy will also apply to services provided by all hospital employed physicians, if the place of service is Harrison County Hospital.

### III. IDENTIFICATION OF POTENTIALLY ELIGIBLE PATIENTS

- A. Identification of potentially eligible patients can take place at any time during the rendering of services or during the collection process for up to 24 months following the date of service. Patients who are assigned to a hospital contracted collection agency may also be screened by that agency for financial assistance, with qualified recipients being reported to the hospital at least every 30 days. If the account is in collections at time of approval, agency fees may be deducted from any refund due patient.
- B. Those patients who may qualify for financial assistance from a governmental program should be referred to the appropriate program, such as Medicaid, prior to consideration for financial assistance.
- C. Patients applying for financial assistance where it is reasonably believed they would qualify for a government financial assistance program (such as Medicaid or HIP) but do not apply due to religious beliefs, will be financially responsible for 15% of total charges on outpatient encounters and DRG Medicaid reimbursement rate on inpatient encounters. The patient should complete a written Application for Financial Assistance and submit Attachment # 8 (Confirmation of Social Security Exemption).

#### IV. DETERMINATION OF ELIGIBILITY

- A. All patients identified as potential financial assistance recipients should be offered the opportunity to apply for financial assistance. Information on the availability of financial assistance is also included on every statement/bill sent to a self-pay patient.
- B. The person requesting financial assistance should complete a written Application. For Financial Assistance (Attachment # 1) a completed application and supporting data should be returned to the Financial Counselor for evaluation. If the patient is food stamp, TANF or Medicaid eligible and can provide proof of eligibility then the need for other supporting data will be waived.
- C. In the evaluation of an application for financial assistance, a patient's total household income and available financial resources will be taken into account. The amount of financial assistance to be provided will be reduced by any available resources in excess of \$6,000 for an individual and increased by \$2,000 for each individual household member.
- D. Presumptive Eligibility: At Harrison County Hospital's discretion, Financial Assistance may also be considered and granted without completion of a Financial Assistance Application. Harrison County Hospital may refer to or rely on the following external factors and/or other program enrollment resources to determine patient's eligibility:
  - Patient is homeless
  - Patient is eligible for other funded federal state or local assistance programs
  - Patient is eligible for state or local assistance programs
  - Patient is eligible for food stamps or federally subsidized school lunch program
  - Patient is eligible for a state-funded prescription medication program
  - Patient's valid address is considered low-income subsidized housing
  - Patient receives free care from a community clinic and is referred to hospital for further treatment
  - The patient expires and there is insufficient money in the estate or no estate to pay the patient's HCH bill.
  - Patients who are deemed presumptively eligible for Financial Assistance may receive an adjustment to their account and may only be eligible on a specific date of service

Subject:

- E. Harrison County Hospital will not look to force liquidation of a personal residence, but may file a lien to protect our interest through future sale of such property. A credit report may also be generated.
- F. Financial assistance approvals for amounts greater than \$10,000 should be approved by the Patient Accounts Manager. Those greater than \$25,000 should be approved by the CFO. The Financial Counselor shall notify the patient of the outcome.
- G. Accounts where patients are identified as medically indigent or accounts where the collector or Patient Accounts Manager has identified special circumstances that when taken into consideration may affect the patient's eligibility for financial assistance will be referred to the Financial Assistance Committee for consideration and final determination.

#### V. NOTIFICATION OF ELIGIBILITY DETERMINATION

A. Clear guidelines as to the length of time required to review the application and provide a decision to the patient should be provided at the time of application. A prompt turnaround and a written decision to the patient, which provides a reason for denial, will be provided, generally within ten (10) days of the application process utilizing the Final Determination of Eligibility Letter (Attachment # 9). Applicants denied financial assistance may qualify for an extended interest free payment plan approved by the Patient Accounts Manager, not to exceed 18 months.

### VI. POLICY COMPLIANCE BY SERVICE LINE

- A. Collection activity may be suspended during the consideration of a financial assistance application. If a financial assistance determination allows for a percent reduction but leaves the patient with a self-pay balance, payment terms will be set up based on billing and collection policy. Actions to be taken by the hospital in the event of nonpayment are described in the billing and collections policy.
- B. A free copy of the Billing and Collection Policy can be obtained by calling 812-738-8755.

FINANCIAL ASSISTANCE ELIGIBILITY CRITERIA FOR HOSPITAL

Based upon Federal Poverty Guidelines, Gross income levels, 2021 (AGB discount 65% July 2022)

Family Size	100%	75%
1	0-25,760	25,761-38,640
2	0-33,840	33,841-52,260
3	0-43,920	43,921-65,880
4	0-53,000	53,001-79,500
5	0-62,080	62,081-93,120
6	0-71,160	71,161-106,740
7	0-80,240	82,241-120,360
8	0-89,320	89,321-133,980
Each Additional	9,080	13,260

### List of Providers Covered by Financial Assistance Policy In Harrison County Hospital Services Only

Anesthetists
Hospitalists
Orthopedic Surgeon
Podiatrist
Pediatricians

### PROVIDER BASED OFFICES

Institutional Claims Only
Corydon Medical Associates
Dermatology & Skin Cancer Center
First Capital Medical Group
General Surgery Associates
Harrison Crawford Healthcare
HCH Pain Management
HCH OB/GYN
Kids First Pediatrics
Orthopedic Surgeons of Harrison County
South Harrison Family Medicine

List of Providers **Not Covered** by Financial Assistance Policy Services of physicians, groups of physicians or other practitioners that are not employed by the hospital, including but not limited to SCP Health – Emergency Room Physicians Radiology Associates – Radiology Group Women's Healthcare of Southern Indiana – Dr. Dunn, OB/GYN Norton Specialty Groups – Oncology, Cardiovascular, Gastroenterology, Vascular



### FINANCIAL DOCUMENTATION REQUIRED FOR ALL MEMBERS OF THE HOUSEHOLD

Date:
Dear Patient,
In an effort to assist you with your medical expenses at Harrison County Hospital, an application for financial assistance enclosed. Please <b>complete the application</b> and <b>provide copies</b> of the documentation checked below.
You may be contacted by a representative from an outside agency (ClaimAid or Complete Billing Services) who work with the hospital, to see if you are eligible for other payment sources that may be available. Failure to cooperate with one of these outside agencies will result in a denial of financial assistance.
For the application to be considered, you MUST return the following documents: (Your application <u>cannot</u> be processed for consideration if the requested documentation is not included.)
_X_ Food Stamps or TANF *If you provide proof of current eligibility for Food Stamps or TANF you do not need to provide any other documentation other than the proof of eligibility letter and filled out application form.*
_X_ Federal Tax Return (1040) for the most recent year (or IRS Form 4506-T).
_X_ Last Three Months of Financial Information: (Checking, Savings and Investments - please include <u>all pages</u> of each statement)
_X_ Pay Stubs for the last 13 weeks for patient and spouse (or last 7 bi-weekly pay stubs), if income has changed since previous year's tax return.
_X_ Proof of Any Other Income (i.e. Social Security, Child Support, Rental Income, Unemployment, Pension, Self-Employment, etc.).
_X Other: If either you or your spouse have no income then that person must submit a signed personal statement noting the date you last worked and/or the start date of disability and how primary household expenses are paid.
Other:
Please return materials by mail or fax (812) 738-8780 within 10 days or call me to schedule an appointment to copy and review the information. If you have any questions, please feel free to call me at (812) 738-7846.

Stephanie Lovings

Thank you,

APPLICATION FOR FINANCIAL ASSISTANCE
I hereby request that Harrison County Hospital make a written determination of my eligibility for financial assistance services. I understand that the information, which I submit concerning my annual income and family size, is subject to verification by this Hospital. I also understand that if the information, which I submit, is determined to be false, such a determination will result in a denial of financial assistance and that I will be liable for charges for services provided.

### **PLEASE PRINT**

Name:			_DOB:_	//	Socia	l Security #: _		
Last	First	MI						
Address: Number and Street	Cit	- C4-4		Z	•	Phone #(	)	
County:	•				-			
			o con	D. A. ETA CANA				
2. EMPLOYER		<del>-</del>	_ 000.	PATION_				
Address:						Phone #(	)	
Address: Number and Street	City	Stat	e	Z	ip			
3. PATIENT'S information	if different tha	n Guarantor						
Name:			_DOB:	_//	_ Socia	l Security #: _		
Last	First	MI						
Address:	City	7		State		Phone #(	)	
Tumber and Street	City			State	Zip			
4. PATIENT'S Spouse								
Name: Last			_DOB:	_//	_ Socia	al Security #: _		
Address: Number and Street				State		Phone #(	)	
	•				•			
SPOUSE'S EMPLOYER			occ	CUPATIO	N			
5. Has guarantor filed bankr	uptcy in the la	st 12 months?	Yes	No				
6. FAMILY SIZE	(All perso	ns claimed on t	ax return)					
7. INCOME: List income for	all the family	members clain	ned on you	ır tax retu	ırn. <i>Atta</i>	ach proof of the	supporti	ıg incom
NAME RELATI	IONSHIP	AGE	NA	ME	F	RELATIONS	HIP	AGE
1.			5.					

3.		7.		
3.		7.		
4.		8.		
<u>APP</u> 8.	LICATION FOR FINANCIAL ASSISTANCE CO	ontinu	ed	Attachment # 1 Page 3 of
ð.	TOTAL AMT. FOR LAST 13 WEEKS Gross Wage	•		
	Self-Employment or Personal	\$_ \$		
	TANF Benefits	\$_ \$		
	Food Stamps Benefits			
	Social Security/Disability	<b>\$</b>		
	Unemployment Compensation			
	Worker's Compensation			
	Child Support	\$		
	Pensions	\$		
	Income from Dividends, Interest, or Renta	ıl \$_		
	Other (Please Explain)	<b>\$</b> _		
тот	CALS \$			
			_	
9.	ASSETS (please provide copies for last 3 months	s)		
	\$Checking Acct Balance			
	Financial Institution Name:			
	Coving A set Delenes			
	\$ Saving Acct Balance			
	Institution Name:			
	\$Investments (Stocks, Bonds,	Mutu	al Funds, Money	Market Account(s), CD's)
	\$Other Assets (please describ	e)		
	\$TOTAL ASSETS			
	FINANCIAL ASSISTANCE ELIGIBII			
	Based upon Federal Poverty Guide	lines,	Gross income leve	eis, 2021 1
	Family Size 100%		75%	

Family Size	100%	75%
1	0-25,760	25,761-38,640
2	0-33,840	33,841-52,260
3	0-43,920	43,921-65,880
4	0-53,000	53,001-79,500
5	0-62,080	62,081-93,120
6	0-71,160	71,161-106,740
7	0-80,240	82,241-120,360

8	0-89,320	89,321-133,980
Each Additional	9,080	13,260

### **AUTHORIZATION TO RELEASE INFORMATION**

The undersigned certifies the following:

1.	Patient and/or guardian has applied for financial assistance with Harrison County Hospital ar as part of the application process, it is understood that Harrison County Hospital may veri information contained in patient and/or responsible party's application and in other documen such as the patient's credit report which may have been supplied in connection with the financi assistance application.						
2.	Patient and/or responsible party duly authorize you to release and provide to Harrison County Hospital any and all information and documentation that they may request. I give permission to Harrison County Hospital to discuss any accounts that are in the patient and/or guardian's name.						
3.	A photo or faxed copy of this authorization	on may be accepted as an original.					
Prin	nted Patient's or Responsible Party Name	Patient's or Responsible Party Signature					
Soci	al Security Number	Date					
Prin	nted Spouse/Other's Name	Spouse/Other's Signature					
Soci	ial Security Number	Date					

I understand that the information which I submit is subject to verification by Hospital. I certify that the above information is true, correct, and complete.



Date:		
My income was below the federal and	d state filing requirements, therefore	e; I did not file a tax return in
Patient's Signature	Date	
Spouse's Signature	Date	



### **Request for Verification of Bank Accounts**

		1	equest 10	n verillea	tion of bank recounts				
Institution:					Date:	Date:			
Cu	stomer:			SSN #:	SSN #:				
		n to the above inst one year after the			County Hospital the information re	equested below via mail or fax. Thi			
Sig	gnature				Date				
						and released only to the governing this completed form within 10 day			
Att 114 Coi 812	rrison County H n: Stephanie Lo 11 Hospital Dr. N rydon, IN 47112 2-738-7846	ovings NW 2		12-738-8780					
Ple	Acct Type (Ch, Sa, CD, Other)	Last 2 Acct #	mation below  Balance  Date	Balance Date	Amount, Date & Frequency of Last Interest Payment (monthly, etc.)	Other Names on Acct.			
(	Closure of Account	ts?		d Balance at Clo	sure:				
	Typed Name or Stam	p of financial institution	Signature	e and Tile of Offic	er	Date Signed			
	I					1			

# Harrison County Hospital FINANCIAL ASSISTANCE WORKSHEET FOR HOSPITAL (FOR FINANCE OFFICE USE ONLY) Application Date

(FOR FINANCE OFFICE USE ONET)	Application Date	
Name of Applicant	<b>Phone</b> #	
Account #(s)		
Balance \$		
Annual Household Income \$		
Total Available Financial Resources \$		
Credit Report Available Yes No		
Percentage Financial Assistance per Guidelines		
Amount Approved \$		
Date of Determination		
Approved By	Date	
Denied By	Date	
Referred To:		

## FINANCIAL ASSISTANCE ELIGIBILITY CRITERIA FOR HOSPITAL Based upon Federal Poverty Guidelines, Gross income levels, 2021

Patient Accts Mgr \_\_\_\_\_ CFO \_\_\_\_ Financial Assistance Committee \_\_\_\_\_

Family Size	100%	75%
1	0-25,760	25,761-38,640
2	0-33,840	33,841-52,260
3	0-43,920	43,921-65,880
4	0-53,000	53,001-79,500
5	0-62,080	62,081-93,120
6	0-71,160	71,161-106,740
7	0-80,240	82,241-120,360
8	0-89,320	89,321-133,980
Each Additional	9,080	13,260

NAME OF APPLICANT	APPLICANT PHONE #				
ACCOUNT #(S)	BALANCE \$				
TOTAL AMOUNT REQUESTED \$ CREDI	T REPORT AVAILABLE YES NO				
DATE REQUESTEDDATE REFERRED TO FINANCIA	AL ASSISTANCE COMMITTEE				
GROSS VALUE OF HOME AND OTHER REAL ESTATE \$	<u></u>				
LESS RELATED DEBT	)				
NET VALUE OF HOME AND OTHER REAL ESTATE	<u> </u>				
ANY OTHER EXTENUATING CIRCUMSTANCES:					
CATASTROPHIC FINANCIAL ASSISTANCE CALCULATION PROC	ESS 12 Month Period				
Time Period Covered	_				
Time I chou covered	mm/dd/yy mm/dd/yy				
Total Household Income	A				
Income Factor	B. x 25%				
Income Threshold	C				
	(A x B)				
Total HCH Hospital Bills	D				
(After all 3 <sup>rd</sup> Party Payments, excluding financial assistance adjustment)	(12 mo.)				
Total Other Medical Bills	E				
(After all 3 <sup>rd</sup> Party Payments, if any)	(12 mo.)				
Total Medical Bills	F				
Total Modifical Bills	(D + E)				
Medical Bills in Excess of Income Threshold	G				
	(F - C)				
(If number is negative, does not qualify)	(F - C)				
Catastrophic Financial Assistance Allocation Factor	н				
	(D ÷ F)				
	(2)				
Maximum Allowable Catastrophic Financial Assistance	l				
If greater than zero, then greater of amount on I or 65%	(H x G)				
DECEDMINATION					
AMOUNT APPROVED \$ DATE OF I	DETERMINATION				
ANIOUNI AITROYED \$ DATE OF I	DETERMINATION				

DENIED BY \_\_\_\_\_\_ DATE\_\_\_\_\_

REASON DENIED \_\_\_\_\_



### FINAL REQUEST FOR DOCUMENTATION

Final Request for Documentation
Date:
Dear
Your application for financial assistance was received. The following required documentation was not included. Please return your documentation within 10 days or your application will be denied and you must wait at least 90 days before re-applying  Food Stamps or TANF: *If you provide proof of current eligibility for Food Stamps or TANF you do not need to provide any other documentation other than the proof of eligibility letter and filled out application form.*
Federal Tax Return (1040) for the most recent year (or IRS Form 4506-T)
Last Three Months of Financial Information (Checking, Savings and CD's)  Pay Stubs for the last 13 weeks (or last 7 bi-weekly pay stubs), if income has changed since previous year's tax
return.  Proof of Any Other Income (i.e. Social Security, Child Support, Rental Income, Unemployment, Pension, Self-Employment, etc)
Other: If you have no income submit a signed personal statement noting the date you last worked and/or the start date of disability and how primary household expenses are paid.
Other:
If you have any questions, please feel free to call me at (812) 738-7846.
Thank you,
Stephanie Lovings Financial Counselor



Date:					
	_				
	_				
	_				
Dear	•				
We have reviewed your request for Financial Assistance with Harrison County Hospital. Your request is denied due to the amount of your income and/or available financial resources.					
Thank you for considering Harrison County Hospita concerns please do not hesitate to call.	d. If you have any questions or				
Thank you,					
Stephanie Lovings Financial Counselor					



**Financial Counselor** 

Date:	
Dear	
In an effort to assist you with your medical expenses at Harriso information below.	n County Hospital, please respond to the
I am unable to apply for Medicaid or have no social security nun	nber for the following reason:
☐ Due to religious beliefs If so, please explain:	
Please provide a letter from a local leader of your religious order	r for confirmation.
□ Not a U.S. citizen	
Patient Signature	Date
Thank you,	
Stephanie Lovings	



### FINAL DETERMINATION OF ELIGIBILITY

Application Da	ite:						
Dear							
			oeen reviewed and	_, I the determinati	on is as follov	ws:	
	Your reques	t for uncompe	nsated care has be Federal Poverty	een denied becau			income
	Partial Appr	oval - you owo	e only \$	on your acco	unt(s).		
	100 % Appr	oval - You owe	e nothing on your	account (s).			
			pealed in writing to menses can be introduc			hin 20 days after	the date of this
Patients are ro Hospital only	esponsible for	contacting any	y other agencies ro nation for charity	egarding their bi	lling and pol	icies. Harrison l patients' acc	n County ounts.
This eligibility de	etermination cove	ers the following s	ervices only. If you h	ave any other hospit	al account not li	isted below please	contact me.
Account #	Date of Service	Amount Approved	Balance Due	Account #	Date of Service	Amount Approved	Balance Due
TOTAL CHARG	GES:		\$		_		
TOTAL FINANC	CIAL ASSISTAN	CE APPROVED	s		_		
TOTAL ACCOU	NT (S) BALANC	CE DUE:	\$		_		
If you are unable	to pay the discou	ınted amount in f	ull, please call (812) 7			ent arrangement	s. Thank you.
Sincerely, Stephanie Lov Financial Cou							
Signed:			47112 (012) 720	Date:	10.51 =0.15		0.500

**Date** 



If you have any questions, please feel free to contact me at 812-738-7846. Thank you,

Stephanie Lovings Financial Counselor Harrison County Hospital

**Patient or Guardian Signature**