

St. Vincent Health

Financial Assistance Policy

Financial Assistance #: (317) 338-8035 or (800) 582-8258

Charity Care:

- Eligibility is based on household income.
- Retirement funds, the principle residence, and ordinary automobiles are excluded from consideration when evaluating income.
- Patients with incomes at or below 200% of Federal Poverty Guidelines (FPG) are eligible for full free care.
- Patients with incomes 201%-400% of FPG are eligible for partial free care, based on a sliding fee scale.
 - o They will also have a cap on their total patient liability for a single visit at 10% of their gross annual income.
- Patients who appear to meet criteria for Medicaid, Medicaid Disability, Social Security Disability, and other Federal, State, or local healthcare programs will be provided assistance to apply before determining eligibility for charity care.
- Eligibility for charity care may be determined at any point in the revenue cycle.

Automatic Charity Care Write-Offs include:

- Account balances for patients who receive services prior to the effective date of their Medicaid coverage;
- Account balances for patients whose Medicaid coverage ceases, is exhausted, or whose “medically necessary” services were determined to be “non-covered services” by Medicaid;
- A deceased patient with no estate status; and
- International patients, but this will be considered on a case by case basis.

Presumed Financial Assistance Program:

- Patient accounts with large balances (this is not specified by St. Vincent) are reviewed before referral to a collection agency to determine if they qualify for financial assistance.
- Based on a scoring method, patients are placed into an appropriate federal poverty level and given a discount based upon that level.
- Patients who fall under 200% of the FPG are provided a 90% discount and billed for the remaining 10%.
- Patients with extremely large balances after the adjustment are reviewed again to determine if additional assistance is required.

Medical Hardship Adjustment:

- This applies to uninsured patients with incomes greater than 400% of the FPG.
- Eligibility is for a 40% discount of total charges.
- St. Vincent may choose to provide an additional discount.
- In cases where the amount of medical bills in comparison to one’s income creates a likelihood of inability to pay, assistance may be awarded.
- Insured patients with incomes over 400% may be eligible for a discount where medical bills in comparison to one income create a likelihood of the inability to pay.

Uninsured Adjustment: *Language in the St. Vincent Policy is very confusing, stating that only uninsured patients over 400% of the FPG will receive a 40% uninsured discount. However, during our most recent meeting, we were told that St. Vincent does provide an uninsured discount, no matter the income, and that this part of the policy will be updated for clarification.*

Financial Assistance Process and Application

Notification:

- Signage in key waiting areas and access points
- Patient statements/letters and telephone communication through all revenue cycle contact points
- Website
- Patients who qualify for assistance will receive written notification
- Patients will be notified of the appeal process with receipt of written notification
- Cases of appeal are reviewed by the Vice President of Revenue Cycle or his/her designee
- A final decision with regard to the appeal will be issued in writing within 30 days

Application:

*According to our most recent meeting with St. Vincent, for the majority of patients requesting charity care, an application is **not** necessary to fill out. Once a patient asks, they are screened for income by a third-party vendor and automatically given an adjustment.*

Be advised: No matter where a patient falls on the FPG, unless a patient specifically asks for charity care or financial assistance, St. Vincent will run through a list of payment options **before** informing someone about financial assistance. (The St. Vincent handout on payment options is provided in this guide.)

Collections

- Patients receive a minimum of four statements and multiple phone calls.
- Legal action may be taken on patients with incomes above 400% of FPG and who default on payment.
- Legal action may be taken on patients who have already been provided financial assistance and have been determined to have the means to pay.
 - o Legal action may include lawsuit, judgment, interest applied to the balance due, property or estate liens, and garnishment of wages.
- Arrest of a person and foreclosure will not be used as a means to collect a debt.