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, www.hchin.org, 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 66% 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 66% July 2021)

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 F	Patient,
	effort to assist you with your medical expenses at Harrison County Hospital, an application for financial assistance is ed. Please complete the application and provide copies of the documentation checked below.
work v	hay be contacted by a representative from an outside agency (ClaimAid or Complete Billing Services) who with the hospital, to see if you are eligible for other payment sources that may be available. Failure to rate with one of these outside agencies will result in a denial of financial assistance.
	e application to be considered, you MUST return the following documents: application <u>cannot</u> be processed for consideration if the requested documentation is not included.)
	Food Stamps or TANF *If you provide proof of current eligibility for Food Stamps or TANF you do not 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	:
	return materials by mail or fax (812) 738-8780 within 10 days or call me to schedule an appointment to copy view 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: _	Last			DOB:/	Socia	l Security #: _	
Adaress:	Number and Street	City	State		Zin	Pnone #()
2. EMP	PLOYER			OCCUPATIO	N		
Address:						Phone #()
	Number and Street	City	State		Zip		
3. <u>PAT</u>	IENT'S information i	f different than Gi	<u>uarantor</u>				
Name: _				DOB://	Socia	l Security #: _	
	Last		MI			DI #/	
Address:	Number and Street			State	Zip	Phone #()
4. <u>PAT</u>	IENT'S Spouse	J			•		
Name:	_			DOB: //	/ Socia	l Security #: _	
	Last	First	MI				
Address:	Number and Street				Zip	Phone #()
		·			•		
SPOUSE	'S EMPLOYER			OCCUPAT	TION		
5. Has g	uarantor filed bankru	ptcy in the last 12	2 months?	Yes No			
6. FAMI	LY SIZE	(All persons c	laimed on ta.	x return)			
7. INCO NAME	ME: List income for a	all the family men	nbers claime AGE	ed on your tax r NAME	eturn. <i>Atta</i> F	ach proof of th RELATIONS	e supporting incom SHIP AGE
1.				5.			
2.				6.			

LICATION			
LICHTIO	FOR FINANCIAL ASSISTANCE	E continued	Attachment # 1 Pag
TOTAL	AMT. FOR LAST 13 WEEKS	_	
	oss Wage	\$	
	-Employment or Personal	\$	
	NF Benefits		
	d Stamps Benefits	<u>\$</u>	
	ial Security/Disability	\$	
	employment Compensation rker's Compensation		
	ld Support		
	sions	\$	
_	ome from Dividends, Interest, or R	Rental \$	
	er (Please Explain)	S	
	• /	*	
TALS \$			
ASSETS	(please provide copies for last 3 me	onths)	
		•	
\$	Checking Acct Balance		
Financia	I Institution Name:		
_	Saving Acct Balance		
\$			
	n Name		
	m rame.		
Institutio		onds, Mutual Funds, Mo	nev Market Account(s). CD's
Institutio	Investments (Stocks, Bo	onds, Mutual Funds, Mo	oney Market Account(s), CD's
Institutio	Investments (Stocks, Bo		oney Market Account(s), CD's
Institutio			oney Market Account(s), CD's
Institutio	Investments (Stocks, Bo		oney Market Account(s), CD's
Institutio	Investments (Stocks, Bo		oney Market Account(s), CD's

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 Hospita as part of the application process, it is understood that Harrison County Hospital may vinformation contained in patient and/or responsible party's application and in other documents as the patient's credit report which may have been supplied in connection with the final assistance application.				
2. Patient and/or responsible party duly authorize you to release and provide to Harrison Hospital any and all information and documentation that they may request. I give per to Harrison County Hospital to discuss any accounts that are in the patient and/or guaname.					
3.	A photo or faxed copy of this authorization	on may be accepted as an original.			
Prin	ted Patient's or Responsible Party Name	Patient's or Responsible Party Signature			
Soci	al Security Number	Date			
Prin	ted Spouse/Other's Name	Spouse/Other's Signature			
Soci	al 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 the year	l state filing requirements, the	erefore; I did not file a tax return in
Patient's Signature		
Spouse's Signature		



Request for Verification of Bank Accounts

		1	request 10	n verillea	tion of bank recounts	
Institution:					Date:	
Cu	ıstomer:				SSN #:	
		n to the above instone year after the			County Hospital the information re	equested below via mail or fax. Thi
Si	gnature				Date	
	ency that makes th					and released only to the governing this completed form within 10 day
Att 114 Co: 812	arrison County H tn: Stephanie Lo 41 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 Stamp	p of financial institution	Signature	e and Tile of Offic	er	Date Signed
	i		I			

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

(FOR FINANCE OFFICE USE ONLT)	Application Date	
Name of Applicant	Phone #	
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 \$ CRE	EDIT REPORT AVAILABLE YES NO
DATE REQUESTEDDATE REFERRED TO FINAN	CIAL ASSISTANCE COMMITTEE
GROSS VALUE OF HOME AND OTHER REAL ESTATE	
LESS RELATED DEBT	5
NET VALUE OF HOME AND OTHER REAL ESTATE ANY OTHER EXTENUATING CIRCUMSTANCES:	<u> </u>
ANT OTHER EXTENOATING CIRCUMSTANCES.	
CATASTROPHIC FINANCIAL ASSISTANCE CALCULATION PR	ROCESS 12 Month Period
Time Period 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 rd Party Payments, excluding financial assistance adjustment)	
Total Other Medical Bills	E
(After all 3 rd Party Payments, if any)	(12 mo.)
Total Medical Bills	F
	(D + E)
Medical Bills in Excess of Income Threshold	G
(If number is negative, does not qualify)	(F - C)
Catastrophic Financial Assistance Allocation Factor	н
·	(D ÷ F)
Maximum Allowable Catastrophic Financial Assistance	l.
If greater than zero, then greater of amount on I or 65%	(H x G)
AMOUNT APPROVED \$ DATE O	<u>ON</u> OF DETERMINATION
ANIOUNI AII KOYED Ø DATE O	

DENIED BY ______ DATE_____

REASON DENIED _____



FINAL REQUEST FOR DOCUMENTATION

Final Request for Documentation	
Date:	
Dear	
your documentation within 10 days or your application will be	urrent eligibility for Food Stamps or TANF you do not need to
Federal Tax Return (1040) for the most recent year	
Last Three Months of Financial Information (Check Pay Stubs for the last 13 weeks (or last 7 bi-weekly preturn Proof of Any Other Income (i.e. Social Security, C Self-Employment, etc)	
• •	al statement noting the date you last worked and/or the start date of
Other:	
If you have any questions, please feel free to call me at (812) 7	38-7846.
Thank you,	
<i>Stephanie Lovings</i> Financial Counselor	



Date:	
	_
	_
	_
Dear	•
We have reviewed your request for Financial Ass Hospital. Your request is denied due to the amount of 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.	on County Hospital, please respond to the
I am unable to apply for Medicaid or have no social security nur	mber for the following reason:
☐ Due to religious beliefs If so, please explain:	
Please provide a letter from a local leader of your religious orde	r for confirmation.
□ Not a U.S. citizen	
Patient Signature	Date
Thank you,	
Stephanie Lovings	



FINAL DETERMINATION OF ELIGIBILITY

Application Da	ate:						
Dear							
				_ d the determinati	on is as follov	vs:	
	Your reques	t for uncompe		een denied becau			income
	Partial Appi	roval - you owe	e only \$	on your acco	ount(s).		
	100 % Appr	oval - You owe	nothing on your	account (s).			
	Other:						
				ny attention at the ad ced during this appea		hin 20 days after	the date of this
Patients are re Hospital only	esponsible for reviews and n	contacting any nakes determin	y other agencies r nation for charity	egarding their bi for Harrison Co	illing and pol unty Hospita	icies. Harriso l patients' acc	n County ounts.
This eligibility de	etermination cove	ers the following s	ervices only. If you l	nave any other hospit	al account not l	isted below please	e contact me.
Account #	Date of Service	Amount Approved	Balance Due	Account #	Date of Service	Amount Approved	Balance Due
TOTAL CHARC	GES:		\$	1	_	1	I
TOTAL FINAN	CIAL ASSISTAN	CE APPROVED:	s		_		
TOTAL ACCOU	J NT (S) BALAN (CE DUE:	\$		_		
If you are unable	e to pay the discor	unted amount in f	ull, please call (812)	738-7846 immediatel	y to set up paym	ent arrangement	s. Thank you.
Sincerely, Stephanie Lov Financial Cou							
Signed:	insciui			Date:			

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