

Title:	Revised/Review Dates:	Approved by:
Charity Care	8/31/13, 9/17/2015	
Policy Division:		
Administrative / Accounting		
Page 1 of 4		

A. POLICY

Cumberland River Hospital Inc. (CRH) is committed to providing charity care to persons who have healthcare needs and are uninsured, underinsured, ineligible for a government program, or otherwise unable to pay, for medically necessary health care. Consistent with its mission to deliver compassionate, high quality, affordable healthcare services and to advocate for those who are poor and disenfranchised, CRH strives to ensure that the financial capacity of people who need health care services does not prevent them from seeking or receiving care. CRH will provide, without discrimination, care of emergency medical conditions to individuals regardless of their eligibility for financial assistance or for government assistance.

Charity is not considered to be a substitute for personal responsibility. Patients are expected to cooperate with CRH's procedures for obtaining charity or other forms of payment or financial assistance, and to contribute to the cost of their care based on their individual ability to pay. Individuals with the financial capacity to purchase health insurance shall be encouraged to do so, as a means of assuring access to health care services, for their overall personal health, and for the protection of their individual assets.

In order to manage its resources responsibly and to allow CRH to provide the appropriate level of assistance to the greatest number of persons in need, the Board of Directors establishes the following guidelines for the provision of patient charity.

B. DEFINITIONS

1. Family is defined as a group of two or more people who reside together and who are related by birth, marriage, or adoption. According to Internal Revenue Service rules, if the patient claims someone as a dependent on their income tax return, they may be considered a dependent for purposes of the provision of financial assistance.
2. Family Income is determined using the Census Bureau definition, which uses the following income when computing federal poverty guidelines. It includes earnings, unemployment compensation, workers' compensation, Social Security, Supplemental Security Income, public assistance (noncash benefits such as food stamps and housing subsidies do not count), veterans' payments, survivor benefits, pension or retirement income, interest, dividends, rents, royalties, income from estates, trusts, educational assistance, alimony, child support, assistance from outside the household, and other miscellaneous sources. It is all determined on a before tax basis.

Title:	Effective/Revised Date:	Page 2 of 4
Charity Care	4/13	

3. CRH service area includes the counties of Clay and Jackson. CEH reserves the right to add to or subtract from the list of counties in its service area.
4. Services eligible under this Policy refers to healthcare services provided by CRH without charge or at a discount to qualifying patients. The following healthcare services are eligible for charity:
 - a. Emergency medical services provided in an emergency room setting;
 - b. Services for a condition which, if not promptly treated, would lead to an adverse change in the health status of an individual;
 - c. Non-elective services provided in response to life-threatening circumstances in a non-emergency room setting; and
 - d. Medically necessary services, evaluated on a case-by-case basis at CRH.'s discretion.

C. CHARITY CARE FINANCIAL ASSISTANCE

1. CRH will provide medically necessary hospital services, including emergency room services to patients and for those eligible under this policy based upon their family income will discount their maximum liability based upon the following scale:

a.	100% or below Federal Poverty Level	100% discount
b.	100-150% of Federal Poverty Level	75% discount
c.	150-200% Federal Poverty Level	50% discount
d.	200-300% Federal Poverty Level	25% discount
e.	300% and above Federal Poverty Level	no discount
2. Remaining balances from eligible patients who qualify for the above discounts may be set up on payment arrangements in accordance with CRH's payment plan policy. If said payments are not made on the balance of the account, it will be sent to the collection agency for follow up.
3. Charity care assistance will not apply to accounts with a combined total less than 250.00.
4. This policy only applies to patients who reside in CRH service area as defined within this policy.
5. This policy only applies to patients who are not insured through a third party or who are unable to pay in full the balance of their account after exhaustion of all third party liability.

Title:	Effective/Revised Date:	
Charity Care	4/13	Page 3 of 4

6. CRH's Charity care financial assistance is applicable only to items and services defined as "covered items and services" covered by the Medicare program.
7. This policy applies only to those individuals who cooperate fully with CRH's request for information with which to verify patient's eligibility, including appropriate identification. It is the patient's responsibility to respond truthfully and completely to CRH's request for information. In addition, patient's full cooperation in applying for Medicaid or coverage by other governmental programs is required, if so requested.

D. PROCEDURE

1. All patients will be given a plain language summary of the Charity Policy at time of registration. They will also receive a copy with their billing statement. The plain language summary is posted outside the admission and information offices. The policy and application are also available to be printed on CRH's website (www.cumberlandriverhospital.com). The Clay County Health Department and the Clay County Department of Human Services have copies of the plain language summary available to give to those whom they feel may qualify for charity care.
2. CRH personnel will provide patients with an application for Charity Care once a patient is identified as potentially eligible for charity care. The timing of the delivery of the application will depend upon when the identification is made and may be at the time of service, during the billing process or during collection. The patient must complete the application for charity care and provide all the requested information within 30 days of receipt of the application.
3. A patient who requests the discount as an uninsured patient will not be entitled to receive the billing information that would allow them to file an insurance claim.
4. Documentation must include the completed application, all supporting material, a print out of the account face sheet with all patient demographics and a financial analysis work sheet. In evaluating a patient's need for charity care, CRH personnel may review the patient's W-2 (or the guarantor's), tax return, pay-stubs, bank statements, written verification of wage from employer, written verification of public welfare agency, governmental agency or other information attesting to the patient's income status. Patients must provide information relating to possible third party liability incidents, where applicable, including accident reports and copies of vehicle insurance policies.
5. Completed applications should be returned to the Patient Financial Counselor within 30 days of receipt of the application. It will then be sent to the Director of Patient Financial Services for approval. If the dollar amount exceeds \$5,000 it requires approval for the CAO.
6. Once eligibility has been determined, patient will be notified of the determination.

Title:	Effective/Revised Date:	Page 4 of 4
Charity Care	4/13	

E. EXCEPTIONS

1. CRH reserves the right to grant financial assistance in extraordinary circumstances to patients who do not otherwise meet the charity care guidelines. CRH also reserves the right to deny charity care assistance to patients who fail to cooperate with CRH's efforts to verify eligibility, provide false information, refuse to apply for Medicaid or other governmental program benefits or who fail to respond to requests for information in a timely fashion.
2. Uninsured patients who do not qualify for charity care or who do not wish to be considered may be offered a prompt pay discount of 25% for payment in full within 60 days of discharge date.