



FINANCIAL ASSISTANCE POLICY

PURPOSE:

The Financial Assistance Policy establishes the policy governing the provision of financial assistance to patients of each of the CentraCare Entities, in accordance with the guidelines set forth by the Minnesota Attorney General and the Internal Revenue Service. In this document, Entities refers to any and all of the separate CentraCare Entities.

POLICY:

CentraCare is committed to providing access to quality health care for the community it serves. Financial Assistance is offered to those in need for emergency medical care and medically necessary services. The Entities of CentraCare accept their social responsibility to care for patients regardless of the patient's ability to pay for services. As such, Entities will provide financial assistance to those who meet the guidelines listed below.

ENTITIES:

CentraCare – Clinic CentraCare – Employee CentraCare – Long Prairie CentraCare – Melrose CentraCare - Monticello CentraCare – Paynesville CentraCare -Plaza Surgery Center CentraCare – Sauk Centre CentraCare – St Cloud Hospital –CentraCare - St. Benedicts Community – CentraCare – St Benedicts Community Therapy Suites Sartell - Carris Health Clinics – Carris Health Rice Memorial Hospital – Carris Health Redwood Falls – Carris Health Rice Care Center

GUIDELINES:

- A. Entities will seek to identify patients who may qualify for financial assistance. Entities will provide financial assistance applications and the financial assistance policy to patients or their representatives and will provide guidance as needed. The application and policy also will be available on the CentraCare website for patients to download free of charge for him/herself. The Entity will inform the patient how to apply for assistance, what information must be included with the application and where to send the application. The Entities may request a copy of the patient's appropriate federal tax form, pay stubs, Social Security Income form, bank statements, notice of action forms, County Decision forms, unemployment forms, Public Assistance program forms, child support forms, disability forms or pension forms. Based on the information contained in the application and the tax form, a decision will be made on each individual case to determine if a patient qualifies for financial assistance utilizing the grid contained in Appendix A. For all hospitals of CentraCare with Financial Assistance eligible individuals will not be charged more for emergent and medically necessary care, using the look back method (average generally billed) AGB as described in the 501r Regulations than the amount generally billed to individuals with insurance covering emergency and medically necessary care. Eligibility for financial assistance will not be based on age, gender, race, sexual orientation, or religious affiliation. All medically necessary services will be eligible for financial assistance. Elective or cosmetic procedures are excluded from this policy.
- B. Applying for Financial Assistance
 - a. To apply for financial assistance, patients must submit a complete application (including supporting documents) on the hospital website, give to any CentraCare entity or by mail to 1406 6th Ave North St Cloud, MN 56303 or 301 Becker Ave SW Willmar MN 56201 Attn: Business office, either in person or by mail.

- b. Applications can be accessed online at <http://www.centracare.com/pricingfinancialassistance/> and by email: BillingandPaymentinquiries@centracare.com or any CentraCare entity's Business Office.

C. Eligibility

- a. To be considered eligible for financial assistance:
- i. A completed application and all supporting documents must be received.
Individuals should be prepared to supply the following documentation:
 1. Copy of most recent federal tax return required, if available
 2. Proof of income for applicant (and spouse if applicable), such as last 4 recent pay stubs, unemployment insurance payment stubs, social security income statement, or sufficient information on how patients are currently financially supporting themselves.
 3. Copy of last 3 bank statements
 4. Documentation of qualification for Medicaid
- b. Patients must cooperate with CentraCare to explore alternative means of assistance, if necessary, including Medicare and Medicaid. Patients will be required to provide necessary information and documentation when applying for financial assistance or other private or public payment programs.
- c. Exhaust all efforts with all third-party insurance.
- d. Must follow the rules of their insurance policy which includes responding to all requests within time frames allowed.
- e. CentraCare determines eligibility for financial assistance based on household income and assets.
- i. If a family has total liquid assets (those convertible to cash) in banking accounts, second homes/land, recreational vehicles and retirement totaling more than \$500,000 they are not eligible for Financial Assistance.
 - ii. If liquid assets are >\$300,000 expenses must be reported and will be evaluated. If a patient's debt/income ratio is < 45% they are ineligible.
- f. For the purposes of this policy, a family is:
- i. A married couple and any dependents, as defined by IRS guidelines.
 - ii. An individual with dependents as defined by IRS guidelines.
 - iii. An unmarried person with no dependents

D. Presumptive Eligibility

- a. If patients fail to supply sufficient information to support financial assistance eligibility, CentraCare may refer to or rely on external sources and/or other program enrollment resources to determine eligibility when:
- i. Patient is homeless
 - ii. Patient is eligible for other state or local assistance programs
 - iii. Patient is eligible for food stamps or subsidized school lunch programs
 - iv. Patient is eligible for state-funded prescription medication programs
 - v. Patient's valid address is considered low-income or subsidized housing
 - vi. Patient receives free care from a community clinic and is referred to hospital for further treatment
- b. Financial Assistance Income Guidelines can be found at:
- i. Clinic: <http://www.centracare.com/app/files/public/1462/Income-Grid-Clinics.pdf>
 - ii. Hospital and Regional Clinics:
<http://www.centracare.com/app/files/public/1461/Income-Grid-Hospitals.pdf>
 - iii. Or by calling our Business Office at 1-320-255-5613
- E. It is the policy of the CentraCare that once an account receives 100% financial assistance, all collection effort is terminated. If a patient receives less than 100% financial assistance, full payment of the remaining balance will be requested. It is the patient's responsibility to pay the remaining balance. If the

patient cannot immediately pay the remainder in full, the patient will be required to contact us to set up an appropriate payment plan.

- F. Financial Assistance can be denied for the following reasons:
- a. Income above guidelines.
 - b. Failure to apply for third party payments including Medical Assistance, Minnesota Care and Medicare. If the patient has insurance or Medicare coverage, he/she is not required to apply for Medical Assistance.
 - c. Fraudulent application
 - d. Service is an elective or cosmetic procedure
 - e. Service is for non-citizens who come to the United States specifically for free care
 - f. Patient has not cooperated in providing requested information to insurance company
 - g. Incomplete application, reapplication is allowed
 - h. Assets above guideline
- G. Communications and Publicity of Financial Assistance
- a. The Financial Assistance Application will be given free of charge to all who request it. The Financial Assistance process also will be suggested to patients by Entity patient financial services staff. The Financial Assistance Policy, the Financial Assistance Summary, the Financial Assistance Application and the Financial Assistance Grid will be available on the CentraCare.com website (<http://www.centracare.com/pricingfinancial-assistance/>) in downloadable form that does not require any proprietary software. Further, any person may obtain a copy of the Financial Assistance policy and/or summary, the Financial Assistance Application, and the Financial Assistance Grid via mail free of charge simply by asking the Entity patient financial services department to mail such documents. Phone numbers to obtain such documents will be included in signage, letters and on the website. Documents will be available in English and in the primary language of any population that comprises more than 10% of the community.
 - b. Eligible individuals will not be charged more than the amounts generally billed (Average Generally Billed as described in the 501r regulations) for emergency or other medically necessary care.
 - c. A plain language summary of the financial assistance policy and the application and grid will be available at hospital registration locations.
 - d. Billing statements to patients for patient liability amounts will contain notification of the availability of financial assistance and a plain language summary of the financial assistance policy.
 - e. Any collection phone calls that are mad by either Entity staff or collection agency staff will include informing the patient about the ability to obtain financial assistance.
 - f. Entity registration areas, including the Emergency Room, will post signage on the availability of financial assistance and a phone number through which the patient can obtain additional information on financial assistance.
 - g. Information regarding the financial assistance policy will be distributed to local agencies that address the health needs of the poor.
 - h. Community members may obtain a free written summary of Financial Assistance Communication measures by contacting CentraCare at (320)255-5622.
 - i. CentraCare will collaborate with agencies that serve lower income clients to communicate the financial assistance policy to those clients who the agency serves. CentraCare has a separate Billing and Collection Policy that is also available to the public via the website or by requesting the policy from the Entity Patient Financial Services Office.