

West Calcasieu Cameron Hospital Charity Discount Policy

Purpose:

West Calcasieu Cameron Hospital (WCCH) is committed to providing charity care to persons who have healthcare needs and are uninsured, ineligible for a government program, or otherwise unable to pay, for medically necessary care based on their individual financial situation. Consistent with its mission of providing advanced quality health care with attention to patient satisfaction and clinical excellence, WCCH strives to ensure that the financial capacity of people who need health care services does not prevent them from seeking or receiving care.

Scope:

Charity is not considered to be a substitute for personal responsibility. Patients are expected to cooperate with WCCH'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 WCCH 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.

Policy:

A. Services Eligible Under this Policy

For purposes of this policy, "charity" refers to healthcare services provided at a discount to qualifying patients. The following healthcare services are eligible for charity:

- Emergency medical services provided in an emergency room setting; **not included: physician's fees or outside vendors, example ambulance service, radiologist, pathologist, hospitalist etc.**
- Services for a condition which, if not promptly treated, would lead to an adverse change in the health status of an individual;
- Non-elective services provided in response to life-threatening circumstances in a non-emergency room setting; and
- Medically necessary services, evaluated on a case-by-case basis at WCCH's discretion.

B. Eligibility for Charity

Eligibility for charity will be considered for those individuals who are uninsured, ineligible for any government health care benefit program, and who are unable to pay for their care, based upon a determination of financial need in accordance with this Policy. The granting of charity shall be based on an individualized determination of financial need, and shall not take into account age, gender, race, social or immigrant status, sexual orientation or religious affiliation.

C. Determination of Financial Need

Financial need will be determined in accordance with procedures that involve an individual assessment of financial need; and may

- Include an application process, in which the patient or the patient's guarantor are required to cooperate and supply personal, financial and other information and documentation relevant to making a determination of financial need;
- Include reasonable efforts by WCCH to explore appropriate alternative sources of payment and coverage from public and private payment programs and to assist patients to apply for such programs;
- Take into account the patient's available assets, and all other financial resources available to the patient; and;
- Include a review of the patient's outstanding accounts receivable for prior services rendered and the patient's payment history.
- The need for payment assistance shall be re-evaluated at each subsequent time of service.
- WCCH's values of human dignity and stewardship shall be reflected in the application process, financial need determination and granting of charity.
- Requests for charity shall be processed promptly and WCCH shall notify the patient or applicant in writing within 30 days of receipt of a completed application.

D. Presumptive Financial Assistance Eligibility

There are instances when a patient may appear eligible for charity care discounts, but there is no financial assistance form on file due to a lack of supporting documentation. Often there is adequate information provided by the patient or through other sources, which could provide sufficient evidence to provide the patient with charity care assistance. In the event there is no evidence to support a patient's eligibility for charity care, WCCH could use outside agencies in determining estimate income amounts for the basis of determining charity care eligibility and potential discount amounts. Once determined, due to the inherent nature of the presumptive circumstances, the only discount that can be granted is a 100% write off of the account balance. Presumptive eligibility may be determined on the basis of individual life circumstances that may include:

- State-funded prescription programs;
- Homeless or received care from a homeless clinic;
- Participation in Women, Infants and Children programs (WIC);
- Food stamp eligibility;
- Subsidized school lunch program eligibility;
- Eligibility for other state or local assistance programs that are unfunded (e.g., Medicaid spend-down);
- Low income/subsidized housing is provided as a valid address; and
- Patient is deceased with no known estate.

E. Patient Charity Guidelines

Services eligible under this Policy will be made available to the patient on a sliding fee scale, in accordance with financial need, as determined in reference to Federal Poverty Levels (FPL) in effect at the time of the determination, as follows:

Patients whose family income is at or below 200% of the FPL are eligible to receive discount care: see sliding discount scale

F. Communication of the Charity Program to Patients and the Public

Notification about charity available from WCCH, which shall include a contact number, shall be disseminated by WCCH by various means, which may include, but are not limited to, posting notices in emergency rooms, admitting and registration departments, and patient financial services that are located on facility campus and at other public places as West Calcasieu Cameron Hospital may elect. Information shall also be included on facility websites and in the Conditions of Admission form. Such information shall be provided in the primary languages spoken by the population serviced by WCCH. Referral of patients for charity may be made by any member of the WCCH staff or medical staff, including physicians, nurses, financial counselors, social workers, case managers, chaplains, and religious sponsors. A request for charity may be made by the patient or a family member, close friend, or associate of the patient, subject to applicable privacy laws.

G. Relationship to Collection Policies

WCCH management shall develop policies and procedures for internal and external collection practices that take into account the extent to which the patient qualifies for charity, a patient's good faith effort to apply for a governmental program or for charity from WCCH, and a patient's good faith effort to comply with his or her payment agreements with WCCH. For patients who qualify for charity and who are cooperating in good faith to resolve their hospital bills, WCCH may offer extended payment plans to eligible patients.

H. Regulatory Requirements

In implementing this Policy, WCCH management and facilities shall comply with all other federal, state, and local laws, rules, and regulations that may apply to activities conducted pursuant to this Policy.

Responsibility: To apply for charity care the patients or patient's family or representative must be compliance with HIPPA.

Compliance: HIPPA compliant

Procedure: Charity care is for life threaten procedures not elective procedures

Form(s): Application and documents to be turned in together

Definition(s): For the purpose of this policy, the terms below are defined as follows:

Charity Care: Healthcare services that have or will be provided. Charity care results from a provider's policy to provide healthcare services free or at a discount to individuals who meet the established criteria.

Family: Using the Census Bureau definition, 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.

Family Income: Family Income is determined using the Census Bureau definition, which uses the following income when computing federal poverty guidelines:

- Includes earnings, unemployment compensation, workers' compensation, Social Security, Supplemental Security Income, public assistance, 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;
- Non cash benefits (such as food stamps and housing subsidies) do not count;
- Determined on a before-tax basis;
- Excludes capital gains or losses; and
- If a person lives with a family, includes the income of all family members (Non-relatives, such as housemates, do not count).

Uninsured: The patient has no level of insurance or third party assistance to assist with meeting his/her payment obligations.

CHARITY CARE is only available two times per year on case by case basis and at the discretion of WCCH to change policy without notice.

Contact:

WCCH Patient Financial Services Department
Phone: (337) 313-1436 or (337) 528-7878