

TITLE:	Financial Assistance Policy	Database # 4664
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Committee Review:	CPPC	Required Review: q 1 yr.

Nanticoke Memorial Hospital is a not-for-profit, 99 bed community hospital serving Western Sussex County in Delaware. Nanticoke is committed to providing quality health care to all patients regardless of their race, gender, sexual orientation, national origin, or ability to pay.

The financial assistance procedures are designed to assist individuals who are uninsured, underinsured, ineligible for a Federal, State or Local Medical Assistance programs, or otherwise unable to pay. The most recent published Federal Poverty Standards are used. This assistance is available to all patients with household income levels up to 250% of the Federal Poverty level.

Nanticoke does not deny services or change its standard of care if a patient cannot pay for medically necessary services. Financial assistance is offered to all patients receiving care through inpatient, outpatient, emergency and physician network services provided by Nanticoke employed physicians.

While flexibility in applying guidelines to an individual patient's financial situation is clearly needed, certain objective criteria are essential to assure consistency in the implementation of the hospital's charity care program. The criteria that will be used to qualify an account for charity care adjustments are:

- 1) **Eligible care-** all necessary medical care is covered under the program. Elective or cosmetic surgery is not covered. Nanticoke Memorial can seek input from the Physician and/or Utilization Management Director in determining urgency of the services rendered. Medically necessary care is defined by Medicare as "health-care services or supplies needed to prevent, diagnose, or treat an illness, injury, condition, disease, or its symptoms and that meet accepted standards of medicine."
 - a. If a patient is deemed eligible for charity care, the effective date can be retro-active to one year and pro-active for one year from the date of determination.
- 2) **Financial eligibility criteria** - be based upon gross family income of the patient and/or responsible party. Exemption allowance will be deducted for each person living on the gross family income. Some persons may exceed the established income levels but still qualify for charity services when additional information including living expenses and other items, reasonable and necessary, are also reviewed. A table has been provided to help determine eligibility. Federal poverty levels are updated annually.
- 3) **Income-** Gross income refers to money, wages and salaries from all sources before deductions. Income also refers to Social Security payments, Veteran's Benefits, Pension Plans, Unemployment, Workman's Compensation, Trust Payments, Child Support, Alimony, Public Assistance, Strike Benefits, Union Funds, Training Stipends, Income for Rent, interest and dividends, or other regular support from any person living in the home or outside of the home...
- 4) **Coverage-** all other resources for payment will be reviewed before the charity adjustment will be given. The individual must apply for available medical assistance payment programs as appropriate in each individual case.
- 5) **Application requirements-** patients requesting charity may apply prior to treatment by completing the Financial Application form maintained in the Business Office. Patients may be required to provide written verification of such income from all sources at time of application, such as: a) copy of weekly payroll stubs from employer, b) letter from employer verifying income, c) letter from Federal or State agency indicating amount of assistance received, d) copy of most recently filed Federal income tax

return and verification of monthly expenses. Patients will be required to sign a Credit Investigation Release when applying for charity.

- a. Completed applications can be submitted to the Business office by mail, fax or in person. The Business Office is located at 613 Water Street, Seaford, Delaware 19973. The phone number is 302-629-7946. The fax number is 302-628-6363. There is a second location within the hospital at 801 Middleford Road, Seaford, Delaware. The office is located on the main floor just to the right of the lobby. The phone number is 302-629-7946 and the fax number is 302-628-6366.
 - b. There are financial counselors available at both locations. The counselors can assist in completion of the application and provide additional information.
- 6) **Communication to patient-** patients will be notified by letter when charity care is approved. If charity care is denied, due to application not meeting federal guidelines, flexible payment plans are available. Patients will be contacted via telephone and/or mail.
- 7) **Method of Application-** Charity care discount is applied to charges and/or remaining balances after third-party payments based on the AGB limit, (Amounts Generally Billed). The AGB limit is calculated based on the Prospective Method. This method is based on the CMS (Medicare rates). Partial charity care may be provided based on the patient's eligibility.
- 8) **Uninsured discount guideline-** patients who do not qualify under charity care may be offered a discount of 25% of the billed charges. On a case by case basis, we will work with our patients to design an affordable payment plan.
- 9) **Publication of the Policy-** The financial assistance policy, application and plain language summary are available on the hospital website at www.nanticoke.org. All three documents are also available in the Emergency Department and at Registration upon request. Paper copies can be mailed to the patient without charge upon request. Financial assistance information is also displayed on the billing statements and at discharge.
- 10) **Collections Policy-** Nanticoke has a separate billing and collections policy that identifies the actions Nanticoke and its agents may take in the event of non-payment. This policy is available on the website; www.nanticoke.org as well as paper copies are available in the Business Office and at the Registration desks in all areas. Patients can request a mailed copy by calling 302-629-7946.
- 11) **Languages-** The financial assistance policy and charity application is available in both English and Spanish. Interpretation services are available for other languages.
- 12) **Providers-** Some providers may or may not follow the Nanticoke Financial Assistance Policy. A list of providers is available on the website www.nanticoke.org as well as available upon request. The list is updated quarterly.
- 13) **Scale-** the scale to determine eligibility is included with the policy. This is updated annually.
- 14) **Plain Language Summary-** A plain language summary is included with this policy and is updated annually.