

# FINANCIAL ASSISTANCE POLICY

The UCA Interprofessional Teaching Center (ITC) recognizes its obligation to provide financial assistance to patients in need of such. The ITC is dedicated to a mission of public financial assistance through providing care for members of our society who benefit from its services without regard to race, sex, creed, national origin, or station in economic or social life. It is committed to making available in such ways as to preserve human dignity and worth the full resources of the clinic to those persons unable to pay. At the same time, the ITC must operate its facilities in the most efficient and economical manner possible to assure a strong future financial position necessary for the replacement and expansion of facilities, payment of its debts, establishment of adequate reserves for emergencies, the provision of future technological developments, and needed medical services.

Under these principles, the ITC is committed to the provision of financial assistance to patients who need care, have selected the ITC for such care, and a determination has been made that the facility is the most appropriate facility for rendering such care of service. This policy applies to all medically necessary care provided by ITC.

The following guidelines will be followed in providing financial assistance:

- 1. Financial assistance is provided in the following ways:
  - a. Reduced Compensated Services
  - b. Discount Services
- 2. Each request for financial assistance will be evaluated on its own merits utilizing established patient accounts procedures based on this policy. Evaluation of the need for a particular patient will likely include such factors as: a) income, assets, and liabilities, b) the medical condition of the patient, c) availability of other forms of reimbursement whether insurance, social programs or other financial resources. Requests for financial assistance may come from the patient, the patient's family member or a power of attorney. Each request will be required to fill out our financial assistance application unless the requesting party can show that a like form has been completed for the applicant. The ITC will, at their discretion, consider coverage of previously unpaid balances under the current application.
- 3. All patients will be given a financial assistance plain language summary at the time of registration. If this evaluation is not conducted until after the patient leaves the facility,, the ITC Manager will mail a financial assistance application to the patient for completion. In addition, the ITC will provide a plain language summary of the financial assistance policy to the patient with all billing statements and communications within the first 120 days following the first billing statement.
- 4. Uninsured patients and patients who qualify for financial assistance will not be charged for medically necessary care at rates higher than the "amounts generally billed" to third payers. The use of gross charges to such patients is prohibited. The discount percentage will be reviewed annually and any appropriate adjustments will be made to be effective on the first day of the

upcoming fiscal year.

- 5. Reduced Compensation Services will be limited to those patients whose family income is below three hundred percent (300%) of the national poverty guidelines. The prevailing national poverty guidelines will be the basis for determining eligibility and can be requested in writing, free of charge at <u>www.acf.hhs.gov</u>
- 6. Uncollectible accounts, accounts that were not reviewed at time of service, and/or questionable collectible accounts may qualify for financial assistance during the collection process if it meets the above criteria.
- 7. Patients who are unable to pay their accounts due to incarceration are not eligible for financial assistance.
- In the event of a patient's death, the family of the deceased patient will be given the opportunity to complete an application for financial assistance which will be processed according to this Policy.
- 9. The ITC will provide any member of the public or state governmental entity a copy of its financial assistance policy and application, upon request, free of charge, by calling the Interprofessional Teaching Center at 501-4470-7457 or by writing the ITC at 2200 Bruce Street, Suite 101, Conway, AR 72034. The policy will also be available on the clinic website at www.uca.edu/itc, at all points of registration within the facility, and will be provided by mail to anyone requesting it at no charge. A plain language summary of the policy will also be included on billing statements.
- 10. This Financial Assistance Policy applies only to the Interprofessional Teaching Center charges and does not include physician charges or other professional charges that are not billed by the ITC. This policy only applies to medically necessary services and does not apply to elective procedures.

## **Financial Assistive Services**

### <u>PURPOSE</u>

To ensure that requests for reduced compensation services and discount services are handled consistently, accurately and timely.

### POLICY

- 1. The ITC provides reduced compensation or discount services to all eligible persons unable to pay.
- 2. Eligibility for reduced compensation services is limited to persons whose verifiable income is equal to or less than 300% of the current poverty income guidelines as established by the Federal Department of Health and Human Services.
- 3. Acceptable income verification includes, but is not limited to:
  - a. Most recent Federal income tax return and all W-2's from the previous year.
- 4. There are no limitations as to when the clinic will accept and process a FAP for prior dates of service, but financial assistance is generally only considered for accounts that have current collection activity.
- 5. It is the patient's responsibility to provide a correct mailing address at the time of service or upon moving.

#### **RESPONSIBILITY**

ITC Manager

### PROCESS STEPS

- 1. Patient or representative requests financial assistance.
- 2. Patient or representative completes application. If the applicant is unable to provide the required financial information, he or she may call the ITC to discuss other evidence that may be provided to demonstrate eligibility.
- 3. ITC staff reviews applications for completeness within thirty (30) days of receipt. If it is not properly completed, the patient or representative is contacted for needed information. If needed information is not provided within 30 days, the application is denied.
- 4. ITC staff reviews income verification documentation. If such documentation is not present or does not meet required guidelines, the patient or representative is contacted for such documentation. If needed documentation is not provided, within an additional 30 days, the application is denied.
- 5. ITC staff compares family income to current Department of Health and Human Services poverty guidelines. If the family income is at or below 300% of said guidelines the Patient Financial Services compares family income to the reduced compensation schedule. If the family income meets the requirements, the patient or representative is notified of acceptance, details of discount procedure are explained, payment plan is established, the account is discounted appropriately and notes detailing discounts are placed on the patient's account record.
- 6. In the event of a patient's death, a family member or representative may complete the financial assistance application. A copy of the patient's death certificate is required and ITC staff will verify that no estate or probate has been filed with the appropriate county office.
- 7. If the account is ineligible for reduced compensation benefits, the patient or representative is notified of denial.
- 8. If an individual has applied for and received financial assistance within the previous twelve (12) months and the individual's financial situation has not changed, the individual will be deemed to be eligible for financial assistance without having to submit a new application for financial assistance.
- 9. All applications for financial assistance will be maintained for a period of one (1) year.