



## **SYSTEM POLICY**

**Category:** Finance **Policy #:** 210-0002

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**Executive Sponsor Title:** Chief Financial Officer

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**Policy Applies to:** Presence Health Hospitals

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### **I. PURPOSE**

To promote the health and well-being of our communities, residents of communities served by Presence Health hospitals who have limited financial resources and no or insufficient health insurance coverage shall be eligible for discounted or free hospital services as set forth herein. The purpose of this Policy is to ensure that patients with limited financial means have access to needed hospital services.

### **II. KEY PRINCIPLES**

- A. Eligibility for Financial Assistance Discounts; Maximum Charge Levels. Hospital patients with Family Income of less than 600% of the federal poverty guidelines are eligible for Financial Assistance. System hospitals will apply presumptive eligibility criteria to facilitate prompt recognition of eligibility for financial assistance. Patients who qualify for Financial Assistance will not be charged more for emergency or medically necessary care than the amounts generally billed (AGB) to patients who have insurance coverage.
- B. Uninsured Patient Discounts and Catastrophic Debt Limits. Discounts on hospital charges are available to patients through an automatic 40% discount for uninsured patients and a limit on the amount of payments required on hospital bills to 15% of a patient's family income.
- C. Hospital Financial Assistance Committees are responsible for reviewing data on financial assistance granted by the hospital and considering special-circumstances exceptions to provide higher than the standard level of financial assistance discounts, or discounts to persons in need who otherwise would not be eligible for assistance.

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III. **DEFINITIONS** As used in this Policy:

- A. **Automatic Uninsured Self-Pay Discount** means a discount of 40% in gross charges, automatically provided to all Uninsured Patients without requiring evidence of inability to pay. This discount is designed to assure that patients are charged at a rate generally comparable to that applied to insured patients, and is not considered Financial Assistance under this Policy.
- B. **Catastrophic Discount** means a discount provided when the patient responsibility portion specific to medical care at Presence Health hospitals, even after payment by third-party payers, exceeds 15% of the patient's family annual gross income. This discount is intended to help patients and their families avoid bankruptcy or insolvency as a result of hospital costs.
- C. **Exempt Assets** means the following forms of assets, which will not be considered in determining a patient's ability to pay or a financial need: the patient's primary residence; personal property exempt from judgment under Section 12-1001 of the Illinois Code of Civil Procedure; and any amounts held in a pension or retirement plan (exclusive of distributions and payments from such plans).
- D. **Family** means the patient, his/her spouse (including a legal common law spouse) and his/her legal dependents claimed on filed tax returns or otherwise in accordance with Internal Revenue Service rules.
- E. **Family Income** means the sum of a family's gross annual earnings and cash benefits from all sources before taxes, less payment made for child support. Sources of income include but are not limited to: Gross wages, salaries, dividends, interest, Social Security benefits, workers compensation, training stipends, regular support from family members not living in the household, government pensions, private pensions, insurance and annuity payments, income from rents, royalties, estates and trusts.
- F. **Financial Assistance** means the term used to refer to the value of free or discounted healthcare services provided to individuals who have been determined to be eligible for Financial Assistance under this policy based on financial need.
- G. **Financial Assistance Council** means a System council responsible for overseeing the implementation of this Policy at all System hospitals and of similar policies for other System provider groups, including periodic policy review and updating.
- H. **Hospital Financial Assistance Committee** means a team of hospital leaders that meets monthly to review data relating to Financial Assistance applications and determinations. The committee will consist of the hospital Chief Executive Officer, Chief Financial Officer (CFO), VP Mission Services, Revenue Integrity Director (or designee), Director of Case/Care Management, Patient Financial Counselor, or similar mix of responsible hospital leaders.

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- I. **Illinois Resident** means a person who currently lives in Illinois and who intends to remain living in Illinois indefinitely.
- J. **Medically Necessary Service** means any inpatient or outpatient hospital service, including pharmaceuticals or supplies provided by a hospital to a patient covered under Title XVIII of the federal Social Security Act for beneficiaries with the same clinical presentation as the uninsured patient. A Medically Necessary service does not include: (1) non-medical services such as social and vocational services; or (2) elective cosmetic surgery (exclusive of plastic surgery designed to correct disfigurement caused by injury, illness or congenital defect or deformity).
- K. **Presence Health, or System** means collectively, Presence Health Network and all affiliate entities of which Presence Health Network serves as the ultimate parent corporation.
- L. **Uninsured Patient** means:
  - 1. A patient of a hospital who is not covered under any commercial health insurance policy (including third party liability coverage) and is not a beneficiary or eligible to be covered by any governmental or other coverage program, including Medicare, Medicaid, TriCare, high deductible insurance, or other coverage agreements.
  - 2. If a patient's insurance coverage is exhausted, or the patient's insurance does not cover medically necessary hospital services provided to the patient, the patient will be considered an Uninsured Patient for purposes of Financial Assistance and the Automatic Uninsured Self-Pay Discount will apply to these cases.

#### IV. REQUIRED PROCEDURES

##### A. **Identification of Potentially Eligible Patients**

- 1. **Provision of Financial Assistance Applications.** All patients identified as uninsured while at the hospital will be provided a Financial Assistance application prior to discharge or at the point of service (for outpatient services) and offered the opportunity to apply for Financial Assistance. If uninsured status is not determined until after the patient leaves the hospital, a Patient Financial Services representative will mail a Financial Assistance application to the Uninsured Patient. In addition, all insured patients may request a Financial Assistance Application at any time.
- 2. **Financial Assistance Evaluation Prior to or After Admission/ Pre-Registration: Non-ED Patients.** When possible, prior to the admission or pre-registration, the hospital will conduct an appropriate pre-admissions/pre-registration interview with or for any patient other than one who has come to a hospital's Emergency

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Department, to determine eligibility for Financial Assistance. If a pre-admission/pre-registration interview is not possible, a Financial Assistance interview should be conducted upon admission or registration or as soon as possible thereafter.

3. Evaluation of Financial Assistance Eligibility for Emergency Department Patients. For patients who have come to the hospital's Emergency Department, the hospital's evaluation of payment ability to pay or eligibility for Financial Assistance should not take place until an appropriate medical screening has been provided, and in the case of patients determined to have an emergency medical condition, until after such condition has been stabilized.
4. Presumptive Financial Assistance Eligibility. At the time of registration, all uninsured and self-pay patients as well as patients requesting Financial Assistance will be screened for eligibility, using appropriate software tools and/or the completion of a Presumptive Eligibility worksheet to apply the criteria in Sec. IV.B below. Patients do not need to complete a Financial Assistance application when they provide sufficient evidence that they meet Presumptive Eligibility criteria. Uninsured and self-pay patients may provide evidence of Presumptive Eligibility at any time, before or after receipt of hospital services.

**B. Presumptive Eligibility Criteria**

Any patient meeting any of the criteria set forth below will be considered presumptively eligible for Financial Assistance without further documentation requirements. In such situations, the patient is deemed to have a family income of 200% or less of the Federal Poverty Level, and therefore eligible for a 100% reduction from Medically Necessary hospital charges (i.e. full charity write off). Patients will receive a minimum of one statement to provide a summary of services and account information. Presumptive eligibility for 100% Financial Assistance will be made for patients meeting any of the following criteria:

- a. Patient is homeless (with such status verified after review of available facts).
- b. Patient is deceased with no estate.
- c. Patient is mentally or physically incapacitated and has no one to act on his/her behalf.
- d. Patient is currently eligible for Medicaid, but was not on a prior date of service or for non-covered services.
- e. Patient is enrolled or covered by the Women, Infants and Children Nutrition Program (WIC).
- f. Patient is enrolled or covered by the Supplemental Nutrition Assistance Program (SNAP) or Food Stamp Eligibility (LINK).
- g. Patient is enrolled or covered by the Illinois Free Lunch and Breakfast Program (eligible for free and reduced price school meals).

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- h. Patient is enrolled or covered by the Low Income Home Energy Assistance Program (LIHEAP)
- i. Patient or family is a qualified participant in an organized community-based program for providing access to medical care that accesses and documents limited low-income financial status criteria
- j. Patient receives or qualifies for free care from a community clinic affiliated with the hospital or known to have eligibility standards substantially equivalent to that of the hospital under this Policy, and the community clinic refers the patient to the hospital for treatment or for a procedure.
- k. Patient is a recipient of grant assistance for medical services.
- l. Patient participates in state-funded prescription programs.
- m. Patient or patient's family is enrolled in Illinois Housing Development Authority's Rental Housing Support Program.
- n. Patient or patient's family has been determined by an independent third-party reporting agency to have family income of 200% or less than the Federal Poverty Level.
- o. Patient or patient's family's inability to pay any portion of patient-liability amount has been verified by an independent third-party agency.

**C. Standard Determinations of Eligibility**

1. Income Documentation. Patients other than those determined to be presumptively eligible for Financial Assistance must provide at least one of the following forms of income documentation with their Financial Assistance application:
  - a. A copy of the most recent Federal income tax return (preferred) or state income tax return;
  - b. A copy of the most recent W-2 form and 1099 forms, or similar forms issued to members of partnerships, limited liability companies or other entities;
  - c. Copies of two (2) most recent pay stubs;
  - d. Written income verification from an employer if paid in cash; or
  - e. One (1) other reasonable form of third party income verification deemed acceptable to the hospital
2. Expectations of Patient Cooperation. It is expected that patients will cooperate with the information gathering and assessment process in order to determine eligibility for Financial Assistance.
3. Residency Requirement. Financial Assistance and other patient discounts under this Policy will be provided to Illinois Residents and eligible visitors (as set forth in sub-section c below)

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- a. Proof of Residency. Residency may be evidenced by any of the following:
  - i. Any of the income documentation listed in Paragraph IV.B above
  - ii. A valid state-issued identification card or driver's license;
  - iii. A recent utility bill;
  - iv. A lease agreement (for housing);
  - v. A vehicle registration card
  - vi. Mail addressed to the patient at an Illinois address from a government or other credible source;
  - vii. A statement from a family member of the patient who resides at the same address and presents verification of residency; or
  - viii. A letter from a homeless shelter, transitional house or other similar facility verifying that the patient resides at the facility.
  
- b. Eligible Out-of-State Service Area Residents. Patients who are residents (using the verification standards applicable to Illinois residents specified above) of an adjacent state who reside in an area of such state that falls within a Presence Health hospital's primary service area will be considered eligible for Financial Assistance for services provided at such System hospital (or other Presence Health hospitals to which the service area hospital refers the patient) on the same basis as IL residents. Notwithstanding the foregoing, patients who reside in Presence United Samaritans Medical Center's secondary services area of zip code 47932 will also be considered eligible for Financial Assistance for services provided at such hospital on the same basis as IL residents.
  
- c. Visitors Eligible for Financial Assistance. Patients who are not residents of Illinois, but who state or verify that they did not come to Illinois for the primary purpose of receiving medical care will be evaluated for eligibility for Financial Assistance on the same basis as Illinois residents. Financial Assistance applications by all other non-Illinois residents, including those where the primary reason for the patient visit is not clear, must be reviewed by the hospital's Financial Assistance Committee for a determination of whether granting Financial Assistance is consistent with the purposes of this Policy, under the circumstances.
  
4. Review of Applications with Special Circumstances. The hospital Financial Assistance Committee will review patient accounts identified by a Financial Counselor that involve unique circumstances indicating financial need despite the absence of the standard eligibility criteria set forth in this Policy. The hospital Financial Assistance Committee may recommend to the Financial Assistance Council exceptions to this Policy for specific patients based on unusual or uncommon circumstances relating to financial need. The basis for all exception decisions must be documented and maintained in the account file and must be made consistently across the System.

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- a. Assets Consideration. Assets will not be used for initial Financial Assistance eligibility, except to the extent the presence of substantial assets (other than Exempt Assets) indicates the existence of significant unreported additional sources of income that would show the patient's actual family income to be more than 600% of the Federal Poverty Level.
5. Approval Authorities. The hospital Business Office may approve Financial Assistance for amounts up to \$25,000. A System Financial Assistance Manager may approve amounts greater than \$25,000 but lower than \$100,000. Amounts greater than \$100,000 will be approved by the hospital's CFO; provided, however that amounts of \$500,000 or greater must be reviewed by the hospital CFO and the System Chief Mission Officer. Approval amounts must be in compliance with this Policy.

**D. Eligibility Determination Process and Notification**

1. Normal Processing Period. Clear expectations as to the length of time required to review a financial assistance application and provide a decision to the patient should be communicated at the time of application. A written decision will be made within a reasonable time period after the hospital's receipt of the completed application. Patients will be advised that collection activity on the account will be suspended while the Financial Assistance application is pending.
2. Incomplete Applications. If the patient submits any portion of a Financial Assistance application, that shall be considered a good-faith effort to apply for Financial Assistance, resulting in a cessation of collection efforts pending completion of the application process. If an application is missing the minimum information or documentation necessary for determination of Financial Assistance eligibility, Presence Health representatives will notify the patient in writing, specifying the additional information needed to complete the application. The patient will also be provided a brochure or other plain language summary of the Financial Assistance program. If the application remains incomplete for 45 days after this written notice, and after reasonable attempts to obtain the necessary documentation or equivalent information, collection actions may be taken or resumed.
3. Denials; Patient Right to Appeal. Patients will be notified of a denial of a financial assistance application in writing, including reason(s) for the denial, and appeal rights. If a patient disagrees with the Financial Assistance eligibility determination, including the extent of discount for which a patient is eligible, the patient may appeal in writing within 45 days after denial. System Patient Financial Services will review the appeal, and make a recommendation to the Financial Assistance Committee. Decisions reached will normally be

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communicated to the patient within 60 days, and reflect the Committee's final review. Collection activity will be suspended during the appeal process.

4. Suspension of Collection Activities Pending Eligibility Determination. When an application for Financial Assistance has been received, a note will be entered into the patient's account to suspend collection activity until the Financial Assistance process is completed. If the account has been placed with a collection agency, the agency will be notified by telephone to suspend collection efforts until a determination is made, with such notification documented in the account notes.
5. Application of Catastrophic Discount. The Catastrophic Discount will be available to patients who have medical expenses over a 12-month period for Medically Necessary Services from a Presence Health hospital that exceed 15% of the patient's family's annual gross income, even after payment by third-party payers. Any patient responsibility in excess of 15% will be written off to charity. Services that are not Medically Necessary will not be eligible for this discount.
6. Change in Status Notifications. If the patient with an outstanding bill or payment obligation has a change in his/her financial status that may result in eligibility for Financial Assistance or a higher Financial Assistance discount, the patient should promptly notify the Central Billing Office (CBO) or hospital designee. The patient may request a reevaluation and apply for Financial Assistance or a change in payment plan terms.
7. Payment Arrangements for Balances Due. After the Financial Assistance discount has been applied, any remaining patient balances will be eligible for payment arrangements in accordance with System Patient Financial Services policies. If a patient is unable to meet the payment arrangement guidelines due to special patient or family circumstances limiting the patient's payment ability, the Financial Counselor or similar representative may review and recommend additional Financial Assistance to the hospital Financial Assistance Committee for the Committee's review and recommendation.
8. Application of Financial Assistance Discounts to Patient Accounts. Once a Financial Assistance eligibility determination is made, the applicable discount will be applied to all of the patient's open (defined as open accounts receivable) or bad debt accounts for services prior to the approval date. Refunds will be provided to the extent of the Financial Assistance discount, on all payments made on patient accounts within the past 6 months. For subsequent applications made within six (6) months of an eligibility determination, patients may be asked to verify information that was provided during the initial application process.



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**E. Uninsured Self-Pay Discount**

1. There is no application process for the patient to receive the Uninsured Self-Pay Discount. The discount is applied based on the account's self-pay/uninsured status.
2. Patients receiving pre-negotiated discounts (package pricing) for hospital services will not be eligible for the Uninsured Self-Pay Discount.
3. If a patient is subsequently approved for Financial Assistance, the Uninsured Self-Pay Discount will be reversed so that the full amount can be recognized as a charity discount.

**F. Financial Assistance Guidelines and Eligibility Criteria**

1. General. The Financial Assistance Guidelines and Eligibility Criteria below are designed to assure that patients with financial need are charged at a rate substantially less than insured patients, including the opportunity to receive 100% free care. The table below is used to determine the Financial Assistance discounts by tier for Uninsured Patients.

<b>Eligibility Criteria</b>		
<b>Percentage of Poverty Guidelines</b>	<b>Discount Percentage</b>	<b>Annual Maximum Catastrophic Patient Payment</b>
Up to 200%	100%	n/a
201-300%	90%	15%
301-400%	80%	15%
401-600%	75%	15%
Over 600%	Determined on an exception basis	Determined on an exception basis

2. Annual Updates of Criteria Levels. The Federal Poverty Guideline calculations will also be updated annually in conjunction with the published updates by the U.S. Department of Health and Human Services.
3. Pre-Negotiated Rates Package Pricing. Patients receiving pre-negotiated discounts (package pricing) for hospital services will not be eligible for Financial Assistance.
4. Financial Assistance for Certain Crime Victims. Individuals who are deemed eligible by the State of Illinois to receive assistance under the Violent Crime Victims Compensation Act or the Sexual Assault Victims Compensation Act shall first be evaluated for eligibility for Financial Assistance based on the Financial Assistance Guidelines and the Eligibility Criteria. Applications for reimbursement under such Crime Victims Funds will be made only to the extent

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of any remaining patient liability after the Financial Assistance eligibility determination is made.

5. Financial Assistance for Insured Patients. Financial Assistance in the form of 100% discounts (free care) are available for patient-liability amounts remaining after insurance payments, for insured patients who are Illinois residents with family gross income less than or up to 200% of the Federal Poverty guidelines. For insured patients with family gross income between 200% and 400% of the Federal Poverty guidelines, the expected patient payment is determined by multiplying (reducing) such patient's out of pocket (OOP) liability by 100% of the hospital's Medicare cost-to-charge ratio. The amount of Financial Assistance will be determined once all third-party payment amounts have been identified. In addition, insured patients with high hospital bills may receive a Catastrophic Discount.
6. Financial Assistance for Students. Financial Assistance for verified full-time enrolled students with income of 200% or less of the Federal Poverty Level will be eligible for a 100% reduction from charges (i.e., full charity write-off).
7. Timing of Financial Assistance Application. A patient may apply for Financial Assistance at any time during the billing and collection process.

G. **Patient Responsibilities**

1. Patients Potentially Eligible for Public Programs. Patients who are identified as potentially eligible for healthcare coverage from a governmental program or other source will be referred to a Financial Counselor and expected to cooperate with efforts to determine their eligibility for coverage (e.g. Medicaid), prior to consideration for Financial Assistance. Such coverage eligibility efforts will be made at the hospital's expense, and will promote public policy goals by assuring eligible patients are covered by available health coverage programs.
2. Verification. It is the responsibility of the patient to provide any additional required supporting documentation to confirm Presumptive Eligibility determination. Patients will receive a minimum of one communication to provide any needed verifying documents. Financial assistance will not be denied based on the omission of information or documentation, if that information or documentation is not specifically required by this policy or by the Financial Assistance Application.

H. **Billing**

1. No Bill May Be Issued Pending Processing of Financial Assistance Application. If a partial Financial Assistance application is provided, no bill will be issued to an Uninsured Patient until 30 days after a reasonable attempt is made to obtain

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outstanding verifying documents. A reasonable attempt is defined as using available patient contact information, including current address, phone number, and email, to correspond with the patient for at least 30 days about outstanding documents and how eligibility might be obtained.

2. Billing Statement. When a patient is deemed eligible for Financial Assistance (not under presumptive eligibility), the hospital will provide the patient with a new billing statement indicating the amount owed after Financial Assistance. This billing statement will include the AGB for care provided and how that amount was determined.
3. Amounts Generally Billed Percentages
  - a. Patients who are eligible for Financial Assistance shall not be billed more than AGB.
  - b. After application of a Financial Assistance discount the hospital's Financial Counselor will review the remaining patient balance to ensure the patient is not charged more than AGB. Adjustments to the patient balance will be made as needed to avoid charging more than the AGB to a recipient of Financial Assistance.
  - c. The AGB for all Presence Health hospitals will be calculated annually, as the lowest AGB percentage of all System hospitals, using the "look-back" method. The "look-back" method requires determining the total amount received by System hospitals for Medicare fee-for-service and private health insurer allowed claims, divided by the gross charges for those claims for a 12-month period. The current AGB will be set forth by System Financial Patient Services as of the 120<sup>th</sup> day after the start of the calendar year.
- I. Collection Practices. See the System Hospital Billing and Collection for Uninsured and other Patients Policy for information on billing and collection practices.
- J. Patient Awareness of Policy and Availability of Financial Assistance
  1. Signage. Signs, placards or similar written notices regarding the availability of Financial Assistance will be visible in all hospitals at points of registration and other patient intake areas, to create awareness of the Financial Assistance program. At a minimum, signage will be posted in the emergency department, and the admission/patient registration area.
  2. Application Forms. Applications and other forms used to determine a patient's eligibility for Financial Assistance will be made available at each hospital and provided at registration to all patients who are identified as uninsured or at other

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appropriate times or locations if the patient's uninsured status is determined after registration.

3. Languages for Financial Assistance Policies and Notices. All public information and/or forms regarding the provision of Financial Assistance will use languages that are appropriate for the hospital's service area in accordance with the state's Language Assistance Services Act. This Policy will be translated to and made available in those languages that constitute 5% or 1,000, whichever is less, of the population of persons eligible to be served or likely to be affected or encountered in a Presence Health hospital.
4. Notices on Hospital Bill/Invoice. Patient bills, invoices or other summary of charges shall include a prominent statement (in English, Spanish and Polish) that patients who meet certain income requirements may qualify for Financial Assistance and information regarding how a patient may apply for consideration under this Policy.
5. Policy Availability. Upon request, any member of the public or state governmental body will be provided with a copy of this Policy. A summary of the Financial Assistance is available pursuant to this Policy and will be available on the Presence Health website in those languages that are appropriate for the Presence Health hospitals' service areas as set forth in Section IV.J.3 above.
6. List of Participating Providers. Each Presence Health hospital will list all physicians and other providers who will apply hospital-determined Financial Assistance discounts for medically necessary hospital services provided at the hospital ("**Financial Assistance Provider Participation List**"). Presence Health will update the Financial Assistance Provider Participation List quarterly.

#### K. **Monitoring and Reporting**

1. Maintenance of Financial Assistance. A Financial Assistance database from which periodic reports on financial assistance applications and determinations for all Presence Health hospital patients shall be maintained by System Patient Financial Services. Such data will be maintained for ten (10) years. At minimum, data maintained for all uninsured patients and (to the extent such information exists and is available) for patients who apply for or are determined to be Presumptively Eligible for Financial Assistance will include:
  - a. FID (Ministry ID)
  - b. Charity %
  - c. Bad Debt < 365 (Y or N)
  - d. ModCP
  - e. Account Number
  - f. Charity Coding
  - g. Patient Responsibility

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- h. Total Payments
- i. Total SP Payments
- j. Old SP Balance
- k. Balance After PR
- l. Charity Adjustment Amount
- m. Catastrophic Adjustment Amount
- n. Total Charity Adjustment
- o. New SP Balance
- p. Patient Name
- q. Status (AR, BD)

2. Review of Financial Assistance Logs. A Financial Assistance log for each hospital showing all patients determined to be Presumptively Eligible for Financial Assistance and the eligibility determinations for all patients who apply for Financial Assistance will be provided for review at the monthly hospital Financial Assistance Committee meeting.
3. Annual Reports to Governmental Bodies. The amount of financial assistance provided to hospital patients will be reported annually in the Community Benefit Report to the Community, IRS 990 schedule H and in compliance with the Illinois Community Benefit Act.

- L. Presence Health Board of Directors Approval. This Policy is approved by the System Board of Directors. The Board of Directors has delegated to the Presence Health President/CEO the authority to make, from time to time, and upon the recommendation of Presence Health's CFO and Chief Legal Officer: (1) minor non-substantive clarifications or other revisions; or (2) revisions necessary to comply with new laws, regulations or other requirements, as they arise or determined to be appropriate from time to time. All revisions to this policy will be subsequently provided to the Board of Directors for review and ratification.

**V. IMPLEMENTATION FORMS AND OTHER DOCUMENTS** The following documents are available at the System website and internally at the webpage for Patient Financial Services under System Services/Finance:

- A. Hospital Financial Assistance Program Cover Letter and Application—Attachment
- B. Room and Board Statement
- C. Financial Assistance Policy Provider List

**VI. RELATED SYSTEM OR MINISTRY POLICIES**

- A. System Hospital Billing and Collection for Uninsured and Other Patients Policy