

**SUBJECT:** Financial Assistance / Charity Care

**POLICY:** Public Hospital District #1-A of Whitman County is committed to the provision of Health Care Services to all persons in need of medical attention regardless of ability to pay. Patients will be granted charity care or financial assistance regardless of race, creed, color, nation origin, sex, sexual orientation or the presences of any sensory, mental or physical disability as required by law (Washington Administrative Code (WAC)-246-453).

**Process for Utilization:**

**Notification:** The Hospital's Charity Care Policy will be publicly available through the posting of sign in public areas of the Hospital. The Hospital will provide written notice to all patients informing them about the availability of charity care at the time the patient / guarantor requests information regarding third-party coverage.

**Eligibility Criteria:**

The Hospital may classify any individual responsible party whose income exceeds three hundred percent (300%) of the Federal Poverty Standard, adjusted for family size, as an indigent person eligible for discount from charges based upon that responsible party's individual financial circumstances. Thus, hospitals have the discretion to provide catastrophic charity care. Including such a provision in the policy specifically grants hospitals the discretion to consider severe financial hardship or personal loss in providing charity care.

The most current Federal Poverty Guidelines will be used for determination, along with the sliding scale (up to 300% of Federal Guidelines).

Exemptions from Standard - Catastrophic hospitalization costs or other patient-specific circumstances may justify granting charity care, even when a patient exceeds the indigent standards.

Any patient receiving "appropriate hospital-based medical services," as defined in WAC 246-453-010(7), and any responsible party (that is, any individual who is responsible for the payment of any hospital charges which are not subject to third-party payment) whose family income is equal to or below one hundred percent (100%) of the Federal Poverty Standard, adjusted for family size, shall be determined to be indigent persons qualifying for charity sponsorship for the full amount of hospital charges related to appropriate hospital-based medical services as defined in WAC 246-453-010(7) that are not covered by private or public third-party sponsorship.

Any patient receiving appropriate hospital-based medical services as defined in WAC 246-453-010(7) and responsible party, (that is, any individual who is responsible for the payment of any hospital charges which are not subject to third party sponsorship), whose family income is between one hundred one percent (101%) and three hundred percent (300%) of the Federal Poverty Standard, adjusted for family size, shall be determined to be indigent persons qualifying for discounts from

charges related to appropriate hospital-based medical services as defined in WAC 246-453-010(7) in accordance with the Hospital's sliding fee schedule and policies regarding individual financial circumstances.

In order to comply with the "Washington Hospital Voluntary Effort on Billing to the Uninsured," the additional procedures will be followed. (Uninsured means no third-party insurance. Health Savings accounts are considered insurance.) Notification (applies to all patients).

**Eligibility Determination:**

Starting January 1, 2014, patients that do not have insurance on their account need to apply for Medicaid (Apple Health) via the State Health Insurance before we qualify them for assistance. We will need a copy of the form denying or approving insurance coverage. If only subsidized insurance is available, Pullman Regional Hospital does not require a charity candidate to purchase for consideration to the 300% FDS. Coverage will be retroactive for twelve (12) months prior to the receipt of the complete application by the Patient Financial Services Department.

For the purpose of reaching an initial determination Pullman Regional Hospital requires the responsible party to sign a statement attesting to the accuracy of the information provided.

Any one of the following documents shall be considered sufficient evidence upon which to base the final determination of charity care, when the income information is annualized as may be appropriate:

- (a) A "W-2" withholding statement;
- (b) Pay stubs;
- (c) An income tax return from the most recently filed calendar year;
- (d) Forms approving or denying eligibility for Medicaid and/or state-funded medical assistance;
- (e) Forms approving or denying unemployment compensation; or
- (f) Written statements from employers or welfare agencies.

In the event that the responsible party is not able to provide any of the documentation described above, Pullman Regional Hospital shall rely upon written and signed statements from the responsible party for making a final determination of eligibility for classification as an indigent person. In addition, Pullman Regional Hospital may review any claim that would identify patients, either uninsured or underinsured with high patient responsibility would likely qualify for financial assistance or charity treatment qualification may be granted without documentation.

Eligibility will be based on income: Total cash receipts before taxes, derived from wages and salaries, public assistance payments, Social Security payments, strike benefits, unemployment or disability benefits, child support, alimony, and net earnings from business and investment activities paid to the individual.

Incomplete applications may be denied until complete information is made available and/or the written and signed statement noted above is received. Pullman Regional Hospital will notify patients in writing outlining information needed. If an application remains incomplete, Pullman Regional Hospital may pursue further collection efforts.

Upon receipt of the completed application, a decision will be made within fourteen (14) calendar days. Applicants will be notified verbally or by letter of the decision.

Patients / responsible parties may appeal a financial assistance determination no later than thirty (30) calendar days after receiving the financial assistance determination. The patients / responsible parties may use the appeal to correct any deficiencies in documentation or request review of the denial by the Hospital's Chief Financial Officer or his or her equivalent. The Chief Financial Officer, or his or her equivalent, will review all appeals. The patients / responsible parties will be notified of the outcome of the appeal. During the first fourteen (14) days of the appeal period the Hospital will not refer the account at issue to an external collection agency. After the first fourteen (14) days of the appeal period, if no appeal has been filed, the Hospital may initiate collection activities. If the Hospital initiates collection activities and then discovers an appeal has been filed, the Hospital shall cease collection efforts until the appeal is finalized. In the event that the Hospital's final decision upon appeal affirms the previous denial of charity care designation under the criteria described in WAC 246-453-040(1) or (2), the responsible parties and the Department of Health shall be notified in writing of the decision and the basis for the decision, and the Department of Health shall be provided with copies of documentation upon which the decision was based.

Once approval has been granted, all applicable accounts will be adjusted using the "Charity Care" adjustment code. (See *Patient Financial Services Account Adjustments Policy No. A-1.*)

Any qualified payments made to approve accounts will be refunded back to the patient within thirty (30) days of approval.

**Confidentiality:**

Except as required for determination of eligibility and as required for reporting purposes under WAC 246-453, all information relating to the application will be kept confidential. Complete copies of documents which support the application will be kept in DocuWare.

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Director of Patient Financial Services

Effective: 1/1/2003  
Reviewed: 8/2015 MT:bmc  
Revised: 5/2016 SF

### **Pullman Regional Hospital Charity Care Sliding Scale**

<b>% of Poverty Level</b>	<b>% of Charity</b>
100	100.0%
105	97.2%
110	94.4%
115	91.6%
120	88.8%
125	86.0%
130	83.2%
135	80.4%
140	77.6%
145	74.8%
150	72.0%
155	69.2%
160	66.4%
165	63.6%
170	60.8%
175	58.0%
180	55.2%
185	52.4%
190	49.6%
195	46.8%
200	44.0%
205	27.0%
210	27.0%
215	27.0%
220	27.0%
225	27.0%
230	27.0%
235	27.0%
240	27.0%
245	27.0%
250 up to 300	25.0%