



**ROGUE VALLEY MEDICAL CENTER
THREE RIVERS COMMUNITY HOSPITAL**

EFFECTIVE:	07/01/2008	POLICY #:	400-LD-790
PREVIOUS DATE:	06/06; 11/02; 03/05; 03/06	POLICY NAME:	Financial Assistance Policy
REVIEW DATE:	07/2010	CATEGORY:	Leadership: Finance
PREVIOUS POLICY #:		JCAHO STANDARD:	N/A
<input type="checkbox"/> Asante Wide	<input type="checkbox"/> Hearthstone	HIPAA REGULATIONS:	N/A
<input type="checkbox"/> Asante Work Health	<input checked="" type="checkbox"/> TRCH	COMPLIANCE REGULATIONS:	N/A
<input checked="" type="checkbox"/> RVMC	<input type="checkbox"/> TRCH Wa	KEY WORDS:	Financial assistance, debt, poverty guidelines, financial counselor, community care
<input type="checkbox"/> Genesis	<input type="checkbox"/> OTHER		
AUTHORIZATION: Chief Administrative and Finance Officer: /s/Marvin D. Haas Date: 07/01/2008			

ASANTE HEALTH SYSTEM: FINANCIAL ASSISTANCE POLICY SUMMARY:

At Asante Health System, our mission to provide quality healthcare in a compassionate manner involves much more than the treatment of illness or injury. At a time when their focus should be on healing, many people are more concerned with the financial challenges of healthcare. The Asante “Financial Assistance” program offers financial support and guidance to our patients who may not have the means to pay for all of their medical expenses. By identifying affordable payment options and reduced fees, Asante’s Financial Assistance program allows our patients to concentrate on what is most important – their health.

POLICY DETAIL:

Financial Assistance Determination Process

- On each patient’s statement there is contact information for payment questions.
- If indication is made that the patient will have difficulty paying their bill, a financial questionnaire is sent to the patient to complete and return to the Business Office to make a determination if all or a part of their bill will be written off.

- Upon receipt of the financial questionnaire (including proof of income through latest federal/state tax returns, paycheck stubs, SSI statements, FSA/HSA information etc.) the application is reviewed. When reviewing the application the Business Office takes into account circumstances including other debt, the family’s assets (excluding 50% of the principal residence), number of dependants, whether the bill is greater than 1 times the family’s annual salary, and other unusual circumstances like catastrophic events. The financial statement and eligibility status remains active for a six-month period at which time an updated application will be required for any future debt.
- The level of eligibility is determined and communicated with the patient within 20 working days of receipt of the completed application. The range of eligibility includes long-term low monthly payment plan, a percentage of write-off or complete forgiveness of the hospital debt.
- No Financial Assistance will be considered for any elective test, surgery, or procedure as determined by the Asante Resource Management Department.
- Medicaid beneficiaries qualify for a 100% Financial Assistance write-off for any medically necessary procedures not covered by the Medicaid program.
- Consideration for Financial Assistance only applies to Asante facilities and does not apply to independent physician bills.
- Financial Assistance is not available for co-payments, coinsurance, or deductibles of patients that have commercial coverage.
- Income is defined as total family gross income.
- A prorated discount is assessed based on the federal poverty guidelines using the sliding scale identified in table A. The federal poverty guidelines also factor in family size.

Table A

Income as Percentage of Federal Poverty Guidelines	Financial Assistance Adjustment Percent
0- 200%	100%
201-211%	90%
212-222%	80%
223-233%	70%
234-244%	60%
245-256%	50%
257-267%	40%
268-278%	30%
279-289%	20%
290-300%	10%

Prompt Pay Discounts

All patients can qualify for Prompt Pay discounts as outlined in table B. If the terms are not met as initially agreed, the discount may be cancelled.

Table B

Patient Balance	Percentage of Discount	Payment Terms
\$0 - \$3,000	10%	0 – 30 days
over \$3,000	15%	0 – 90 days

Payment Plans

Patients not using a Prompt Pay discount can work with the Credit Analyst to establish extended payment plans, which are interest free. Because of changing financial circumstances within many families, adjustment to payment plans may be requested at any time during the course of paying off the debt.

- Payment plans are required to be paid off in the following timeframe:
 - Balances up to \$500 to be paid within 12 months.
 - Balances \$500 to \$3,000 to be paid within 24 months.
 - Balances over \$3,000 to be paid within 36 months.
- Exceptions to this policy require review and approval from the Financial Assistance Review Committee.

Policy Submitted By:

Policy Reviewed By:

Jennifer Johnson

05/27/08

Financial Assistance
Committee

05/27/08

Title: Asante Business
Office Director

Date

Date