

POLICY - 6002

SUBJECT

CHARITY CARE

PURPOSE

The purpose of this policy is to establish and ensure a fair and consistent method for the review and completion of requests for charitable medical care to EMS patients in need.

POLICY

Missaukee County provides emergency medical services whenever a call for assistance is received. At the time of service, demographic and other information is collected for billing purposes. However, the county realizes that not all patients have the same ability to pay, due to financial hardship. As a result, financial assistance is available to patients who apply and meet the required qualifications for charity care. Information regarding how to apply for assistance is provided on each regular billing statement.

Applications for assistance are reviewed by the EMS Director and County Administrator and approved/denied in accordance with policy guidelines, stated herein.

Need for financial assistance is determined by reviewing insurance coverage, insurance eligibility, other sources of payment, a patient's historical financial profile and current financial situation. These factors are all reviewed to ensure a fair and accurate method of assisting patients who are experiencing financial hardship. Partial or full charity care will be granted based on the individual's ability to pay and overall financial condition.

Eligible individuals include patients who do not have insurance and patients who have insurance but are underinsured. Patients must cooperate with any insurance claim submission and exhaust their insurance or potential insurance coverage options before becoming eligible for financial assistance. Additional factors affecting eligibility include:

- Income – Assuming that other financial resources are not identified as viable funding sources, the Federal Poverty Income Guidelines will be used in determining the amount of write-off. The Poverty Guidelines are updated annually each January.
 - The minimum criteria for full charity write-off is 100% of the most recent Federal Poverty Income Guidelines.
 - Partial write-offs will occur in accordance with the following schedule:
 - 75% write off: 101% - 125% of the most recent Federal Poverty Income Guidelines.
 - 50% write off: 126% - 150% of the most recent Federal Poverty Income Guidelines.
 - 25% write off: 151% - 175% of the most recent Federal Poverty Income Guidelines
- Assets – The patient's household savings, checking, investment assets, real property assets and overall financial position will be considered.
- Expenses – The patient's living expenses, including medical and other basic needs expenses will be considered.

PROCEDURE

Patients will be notified of the availability of financial assistance once billed for EMS services rendered. To be considered, patients must complete the "Missaukee County EMS Application for Financial Assistance" (available by request from the EMS department or download from

www.missaukee.org/ems) and attach other documentation, such as proof of household income, as required. Complete applications will be reviewed on a weekly basis by the EMS Director and County Administrator. A determination will be made consistent with this policy and all patients will receive a letter notifying them of the decision regarding their application.

Missaukee County requires patients to comply with the application process for medical assistance insurance programs for which they may qualify, including Medicare and Medicaid. Approval of charity care for a specific service date does not obligate Missaukee EMS to provide charity care for future services. Patients may be required to reapply for charity care at least every 180 days. Missaukee County reserves the right to require a patient to reapply at any time.

Missaukee County reserves the right to reverse a decision regarding charity care and pursue appropriate reimbursement or collections in the event of newly discovered information, such as available insurance coverage or fraudulent application data.

Missaukee County may deny a request for financial assistance for a variety of reasons, including but not limited to:

- Patient's household income is above established poverty limits
- Patient's assets are sufficient to provide resources to pay for EMS services
- Incomplete application, despite reasonable opportunities for correction
- Pending insurance or liability claim
- Withholding insurance payment or settlement funds sent directly to patient, intended to cover Missaukee EMS services.

Missaukee County will not make a decision regarding any application for financial assistance with regard to race, gender, age, religion, national origin, marital status, sexual orientation, disability, military service or any other classification protected by federal, state or local laws.

Missaukee County will not engage in extraordinary collection actions before it makes a reasonable effort to determine whether a patient is eligible for financial assistance under this policy. Collection activity will proceed based on *Policy 6001 – Accounts Receivable Management and Collections*. In the event a collection agency identifies a patient as potentially qualifying for charity care, collection activity will be suspended while Missaukee County reviews the patient's application for financial assistance. If the entire account balance is adjusted, the account will be returned to the County. Collection activity will resume in the following events:

- Partial adjustment is approved (collection will resume regarding the remaining balance)
- Patient fails to cooperate with the financial assistance application process
- Patient does not qualify for financial assistance.