

Policy: Financial Assistance Policy for Emory Healthcare

Overview

As the leading provider of health care services in the state of Georgia, Emory Healthcare is committed to providing charity care and community services to improve access to care, advance medical knowledge, and relieve or reduce the burden of government or other community efforts.

It is the policy of Emory Healthcare to provide emergency or other medically necessary care, without discrimination, to all patients regardless of ability to pay. As stated in Section 2 below, a patient is not required to complete an application to be considered for eligibility for charity care.

A patient is eligible for charity care consideration based upon meeting certain income eligibility criteria, which is derived from the Federal Poverty Income Guidelines, which are updated annually.

A patient qualifying for charity care will not be charged more for emergency or other medically necessary care than the amounts generally billed to individuals who have insurance covering such care. **Charity adjustments may be applied to approved accounts for uninsured and under-insured patients, based on the patient's total family income and the patient's cooperation in applying for Medicaid or third party payment eligibility.**

Policy Details

1. Charity Adjustments for Uninsured and Under-insured Patients

1.1 Indigent Care - Family income is equal to or less than 125% of the Federal Poverty Guidelines – 100% charity care adjustment

1.2 Charity Care

1.2.1 Uninsured patients (i.e., those patients without third party payer coverage for health care services) qualify for a charity adjustment on a sliding scale as follows:

- a. Family income of less than or equal to 200% of the Federal Poverty Guidelines qualifies for a 100% charity adjustment.
- b. If the family income is 201% - 400% of the Federal Poverty Guidelines but the charges exceed 25% of the annual family income, the account qualifies for a 100% catastrophic charity adjustment.
- c. Family income between 201% and 400% of the Federal Poverty Guidelines qualifies for a 50% charity adjustment.
- d. Family income of greater than 400% of the Federal Poverty Guidelines may qualify for a 35% uninsured discount (not charity) when payment arrangements are established.

This discount does not apply to elective procedures, market or retail-priced services, or procedures that are already discounted.

1.2.2 Under-insured patients (i.e., those patients with insufficient third party payer coverage for health care services) qualify for a 100% charity discount for the self pay portion of the bill when either:

- a. Family income is less than or equal to 200% of the Federal Poverty Guidelines, or
- b. Family income is 201% - 400% of the Federal Poverty Guidelines but the patient's responsibility, after insurance, on the account exceeds 25% of the annual family income.

1.3 Catastrophic Care

Family income is 201% - 400% of the Federal Poverty Guidelines and the healthcare bill exceeds 25% of the annual family income – 100% charity care adjustment

2. Income and Asset Verification

Emory Healthcare does not require an application to screen a patient for eligibility for charity care. Emory Healthcare utilizes a major third-party vendor to screen every patient through an electronic verification of credit records to determine family income and propensity to pay. At its discretion, Emory Healthcare may also use the following methods:

- a. Payroll check stub or current year W-2 form
- b. Federal and state income tax returns
- c. Medicare and Medicaid information with regards to qualifications

Notwithstanding the foregoing, a patient may request a re-evaluation of his or her status for charity care at any time. Emory Healthcare shall provide such patient with the list of information noted above which may be provided, contact information of staff who can provide an individual with information about and assistance with the Charity Care Policy and the evaluation process and information on applying for Medicaid.

3. Measures to Widely Publicize the Policy within the Community

Emory Healthcare shall make this policy, a plain language summary of the policy and any application form (the "Policy Documents"), readily available and free of charge. Emory Healthcare shall widely publicize this policy and its charity care program within the communities served by its hospitals in the following ways:

- a. The Policy Documents shall be posted on the Emory Healthcare website.
- b. The Policy Documents shall be available upon request and without charge either in person or by mail and in either English, Spanish or another language upon request.
- c. Conspicuous signage about Charity Care shall be posted in the hospitals.
- d. The Policy Documents shall be provided to community agencies and others that Emory Healthcare determines can best inform and notify residents of the community served by the hospitals, who are most likely to require financial assistance, about the Charity Care Program.

4. Billing and Collection

Emory Healthcare management has developed policies and procedures for internal and external collection practices that take into account the extent to which the patient qualifies for charity, a patient's good faith effort to apply for a governmental program, and a patient's good faith effort to comply with any payment agreements with Emory Healthcare. For patients who qualify for financial assistance and who are cooperating in good faith to resolve their outstanding bills, Emory Healthcare may offer extended payment plans, will not impose extraordinary collection actions such as wage garnishments, liens on primary residences, or actions that force bankruptcy, and will not send unpaid bills to outside collection agencies.