

# Financial Assistance and Charity Care Policy

In the spirit of our mission to serve together in the spirit of the Gospel as a compassionate and transforming healing presence within our communities, Trinity Health is committed to providing health-care services to all patients based on medical necessity.

For patients who require financial assistance or who are experiencing temporary financial hardship, Trinity Health offers several assistance and payment options, including charity and discounted care, short term and long term payment plans and online patient portal payment capabilities.

## *Uninsured Patients*

Trinity Health extends discounts to all uninsured patients who receive medically necessary services. Uninsured discount amounts are based on Federal Poverty Level (FPL) guidelines. Patient statements will show the discount amount and the adjusted balance owed.

Services such as cosmetic procedures, hearing aids and eye care that normally are not covered by insurance are priced at package rates with no additional discount. All payments are expected at the time of service.

## *Short-Term and Long Term Payment Plans*

Patients who cannot pay some or all of their financial responsibility may qualify for short term or long term payment plans. Trinity Health's short term payment plan is interest free and patient balances must be paid within one year. Longer term interest bearing payment plans are available for those patients who cannot pay their balances within ninety days.

## *Financial Assistance / Charity Care Policy*

A 100 percent discount for medically necessary services is available to patients who earn 200 percent or less of the Federal Poverty Level limits. Elective services such as cosmetic surgery are not included in our charity program. Those who earn between 200 and 400 percent of the Federal Poverty Level guidelines may be eligible for a partial discount equal to the Medicare discount rate. Patients who qualify for financial assistance will not be charged more than the Medicare discount rate.

Patient copays and deductibles may be eligible for discounted rates if a patient qualifies for financial assistance and earns less than 200 percent of the Federal Poverty Level Guidelines.

Discounts are also available for those patients who are facing catastrophic costs associated with their medical care. Catastrophic costs occur when a patient's medical expenses for an

episode of care exceed 20% of their income. In these cases patient copays and deductibles may also be included in the discount.

Charity care discounts may be denied if patients are eligible for other funding sources such as a Health Insurance Exchange plan or Medicaid eligibility and refuse or are unwilling to apply. To apply for financial assistance, please complete and submit the application found on this webpage [https://www.mercyone.org/siouxland/\\_assets/documents/financial\\_assistance\\_app.pdf](https://www.mercyone.org/siouxland/_assets/documents/financial_assistance_app.pdf). Patients have 240 days from the first post discharge statement to apply for financial assistance.

A complete version of the Trinity Health Financial Assistance Policy is also available on this webpage

[https://www.mercyone.org/northiowa/\\_assets/documents/financialassistancepolicyf4.pdf](https://www.mercyone.org/northiowa/_assets/documents/financialassistancepolicyf4.pdf)

### *Patient Financial Services*

Financial counselors are available to work with patients in completing financial assistance applications in order to determine what assistance is available. This includes assessing eligibility for Medicaid and Health Insurance Exchange plans.

Patients may contact a financial counselor at the hospital where they have care who can assist in determining qualifications for financial assistance. Financial counselors can also provide free copies of the Financial Assistance Policy, Application, and Plain Language Summary. Financial counselors are available in Patient Access Services, Mercy Medical Center – Sioux City, 801 5<sup>th</sup> Street, Sioux City Iowa. The Financial Assistance Policy, Application and Plain Language Summary are translated into Spanish. Translation services are available to assist with other languages.

### *The Health Insurance Marketplace*

The Affordable Care Act (ACA) requires everyone legally living in the U.S. to have health insurance beginning January 1, 2014. It also gives millions of individuals with too little or no insurance, access to health plans at different cost levels. The law also provides financial assistance to those who qualify based on family size and income. Beginning October 1, 2013, you will be able to shop at a new online Health Insurance Marketplace, also known as a health insurance exchange, where you can one-stop-shop for a plan that fits your budget and coverage needs. The next open enrollment for the health insurance exchange marketplace is in November 2015.

### *Extraordinary Collection Actions (ECA)*

Extraordinary Collection Actions (ECA) includes the following actions taken by Trinity Health (or a collection agent on their behalf):

- Deferring or denying, or requiring a payment before providing medically necessary care because of a patient's nonpayment of one or more bills for previously provided care covered under Trinity Health's financial assistance policy.
- Reporting outstanding debts to Credit Bureaus.
- Pursuing legal action to collect a judgment (i.e. garnishment of wages).
- Placing liens on property of individuals.

Mercy Medical Center-Sioux City will refrain from initiating ECAs (with the exception of the first ECA listed above) for at least 120 days from the date of the first post-discharge billing statement for the care.