

## **Financial Assistance and Charity Care Policy**

### **POLICY**

Munising Memorial Hospital is committed to the provision of health care services to all persons in need of medically necessary care regardless of ability to pay. In order to protect the integrity of operations and fulfill this commitment, the following criteria for the provision of financial assistance and charity care are established. These criteria will assist staff in making consistent objective decisions regarding eligibility for financial assistance and charity care while ensuring the maintenance of a sound financial base. This policy applies to all individuals who receive services from Munising Memorial Hospital, and from that, establish a financial obligation, except for services provided through Harbour View Assisted Living. Harbour View is a “for profit” service provided under ‘unrelated business income’ guidelines with the expectation that profits from Harbour View services will subsidize Munising Memorial patient care.

### **COMMUNICATIONS TO THE PUBLIC**

Information about the MMH’s financial assistance and charity care policy shall be made publicly available as follows:

- A notice advising patients that MMH provides financial assistance and charity care shall be posted in key public areas of MMH, including Admissions, the Emergency Department, Clinic Office, and the Business Office.
- MMH will distribute a written notice about the availability of financial assistance and charity care to all patients. This will be done at the time that MMH requests information pertaining to third party coverage. The written notice also shall be verbally explained at this time. If for some reason, for example in an emergency situation, the patient is not notified of the existence of financial assistance and charity care before receiving treatment, he/she shall be notified in writing as soon as possible thereafter.
- Both written notice and verbal explanation shall be available in any language spoken by more than 10% of the population in the Hospital’s service area, and interpreted for other non-English speaking or limited-English speaking patients and for other patients who cannot understand the writing and/or explanation.
- MMH shall train front-line staff to answer financial assistance and charity care questions effectively or direct such inquiries to the appropriate department in a timely manner.

Written notice about MMH’s financial assistance and charity care policy shall be made available to any person who requests the information, either by mail, by telephone or in person. MMH’s sliding fee schedule, if applicable, shall also be made available upon request.

### **FINANCIAL ASSISTANCE AND THE AFFORDABLE CARE ACT**

- Effective April 1, 2014, financial assistance for uninsured patients, once approved, will remain in effect until then end of the calendar year in which it was granted. Patients will be encouraged to purchase an affordable insurance plan during the next open enrollment

period. If a patient chooses not to purchase affordable coverage, they will not be eligible for financial assistance in subsequent calendar years.

- Patients who have purchased insurance under the Affordable Care Act will be eligible to apply for financial assistance to aid in payment of plan deductibles, co-pays, and other non-covered, medically necessary charges.
- Time Frame for Final Determination and Appeals
  - The responsible party may appeal a denial of eligibility for charity care by providing additional verification of income or family size to the Chief Financial Officer within 30 days of receipt of notification.
- If the patient or responsible party has paid some, or all of the bill, for medical services and is later found to have been eligible for financial assistance or charity care **at the time services were provided**, he/she shall be reimbursed for any amounts in excess of what is determined to be owed. The patient will be reimbursed within 30 days of receiving the financial assistance or charity care designation.

## **DOCUMENTATION AND RECORDS**

- Confidentiality: All information relating to the application will be kept confidential. Copies of documents that support the application will be kept with the application form.
- Documents pertaining to financial assistance and charity care shall be retained for 5 years.
- This policy will be reviewed and updated annually.