

GOV-2 – Financial Assistance Policy

Key Points

- University Hospitals (UH) iss en Charitable Organization die geb Care zu Patients achtlos vun ihre Ability zu bezaahle; alle Patients sin mit Respect behandelt, achtlos vun ihre Individual Financial Circumstances.
- UH kann Charity Care gewwe, ass en des Policy gschriwwe iss, Financial Hilfe, 100% discounted Care, odder discounted Care, zu Paersons wer Patients bei UH hospital Facilities („Hospital Facilities“) sin¹. Des Policyt geht zu all UH Hospital Facilities un die Entities Identified in Gov-2 – Addendum 3 un aa Addendum 4.
- UH Hospital Facilities waerre gewwe, mitaus Discrimination, Emergency Medical Care mit Section 1867 vun die Social Security Act (EMTALA) un die UH Emergency Medical Care Policy, zu Leit trotz ihre Eligibility unnich des Financial Assistance Policy (this „Policy“).
- UH Hospital Facilities waerre gewwe Financial Hilfe mit 100% Discounted Care² odder Discounted Care³ zu Leit die hen die folyende Criteria:
 - Hab ken Health Insurance mit en Haushalt Eikumme vun 0%-400% vun de Federal Poverty Guidelines ass gsaat in Addendum 1, Exhibit A; odder
 - Hab Health Insurance un hab en yaehrliche Haushalt Eikumme vun 0%-400% vun de Federal Poverty Guidelines ass gschriwwe in Addendum 1, Exhibit A
- Sie misse aa:
 - Hen en Emergency odder anner Medically Notwennich Care bei en Hospital Facility ghatt;
 - Un gewwe die Information gfroogt vun des Policy un die Financial Hilfe Application.
- Leit daerfe apply fer Financial Hilfe yede Ziet bis zu zwee hunnert vattzig (240) Daage nooch der Daadem vun ihre aerschde Post-Discharge Billing statement.
- Paersons misse ausfille en Application vun yede Inpatient Admission.
- Paersons misse ausfille en Application yede 90 Daage fer Outpatient Services um en Application Approval zu behallde.

¹ Des Policy applies zu Hospital Facilities die muss registered mit de Ohio Department of Health ass en Hospital sin.

² “100% Discounted Care” iss Services die sin mit en 100% discount gebillt sei.

³ “Discounted Care” iss Care ass discounted iss zu en Rate die voraus gemacht iss ass “Amount Generally Billed (“AGB”) moeh driwwe in Addendum 2.

- Wu en Paerson fehlt um zu apply fer Financial Hilfe, UH darf en Presumptive Eligibility Analysis um zu sehne wann der Paerson qualifies fer Financial Hilfe.
- UH darf Financial Hilfe gewwe uff yede Zeit darrich die Care Process un bis alle Accounts fer yede Paerson sin ausgelost.
- Hospital Facilities solle Dinge nehme um des Policy weit zu drucke, un en eefache Schprooch Summary vun des Policy, in die Gsellschaft un uff die UH Website.
- Wann en Paerson net qualifies unnich des Policy fer Financial Hilfe, er odder sie darf frooge as sei odder ihre Case widdergeguckt iss vun en UH Hospital Financial Counselor.
- Des Policy geht zu Services gewwe vun un gebilled fer Hospital Facilities yuscht und des Providers in Addendum 3 gelischtet sin; es gebt net Professional Koschde vun Physicians odder annere Healthcare Professionals. Hospital Facilities hen net die Erlaabis um Koschde zu waive vun Physicians odder annere Healthcare Professionals.

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Policy

1. Paersons kenne apply fer Financial Assistance uff alle Zeit bis zu zwee hunnert un vatzig (240) Daage nooch der Daadem vun ihre aerschde Post-Discharge Billing Statement.
2. Financial assistance waerre gemacht in Accordance mit des Policy. Soddiche Determination waerre geevalutated mit die folgende Werkdinge:
 - 2.1 Financial Hilfe Application Form – der Paerson odder der Paersons Guarantor muss gewwe paersonliche, financial un annere Information un Documentation fer en Determination vun Financial Hilfe zu mache. Instructions fer wie mer die Financial Hilfe Application ausfillt kann uff die Application Form gfunne. En Financial Hilfe Application Form kann bei grickt:
<http://www.uhhospitals.org/~media/UH/documents/MyUHCare/hcapapplication.pdf>; un
 - 2.2 Paersons Assets – der Paerson odder der Paersons Guarantor muss en Accounting vun Financial Resources gewwe die uff der Hand sin. Haushalt Eikumme kann verified sei mit eenich vun die: W2's, Credit Score, Current State odder Federal Tax Return, Bank Statements, Payroll Stubs. Geld Assets solle hawwe alle Assets fer en Paerson ausser ihre Haus odder Amounts die in Pensions odder Retirement Plans sin.
 - 2.3 Eb Evaluating en Application um zu finne ob en Paerson mitaus Insurance kann die Requirements fer Financial Hilfe, der Paerson muss zeige Proof as er odder sie hot schunn applied fer Medicaid Coverage odder Insurance Coverage darrich die Federal Health Insurance Marketplace.
 - 2.3.1 UH Financial Hilfe Counselors odder annere ass designated vun UH, waerre helfe Leit die apply fer Medicaid un waerre helfe die Leit mit applying fer Financial Hilfe.
 - 2.3.2 Wann en Paerson applies fer Financial Hilfe darrich die Federal Health Insurance Marketplace Open Enrollment Period, soddiche Leeit muss suche Vocerage mit die Federal Health Insurance Marketplace be UH's Evaluation vun eeniche Financial Hilfe Application.
3. UH darf net deny Financial Assistance unnich des Policy uff en Paersons Versaage zu gewwe Information odder Documentation die net glaar gschriwwe iss in des Policy odder die Financial Assistance Application.
4. Hospital Facilities waerre gewwe Financial Counseling fer Paersons die brauche Hilfe mit der Financial Assistance Application. Leit die Hilfe brauche vun en UH Patient Accounting Customer Service Representative kenne uffrufe 216-844-8299 odder 800-859-5906 Munndaag bis Freidaag 9 a.m. bis 4 p.m. EST odder bsuche in-person bei UH Customer Services Center, 20800 Harvard Ave, Beachwood, OH 44122 odder bei eeniche UH Hospital Patient Access Services Department.

5. Leit mitaus Insurance, Underinsured, odder Insured kenne qualify fer Financial Hilfe unnich des Policy wann sie die folyende Eligibility Criteria hen un hen ghatt odder suche Not Care odder Medically Notwennich⁴ Services bei en UH Hospital Facility:
 - 5.1. Hospital Facilities waerre gewwe 100% Discounted Care zu Uninsured, Underinsured, odder Insured Leit dessen Haushalt Eikumme iss wennicher odder gleich zu 250% vun die current Federal Poverty Guidelines;
 - 5.2. Hospital Facilities waerre gewwe Discounted Care zu Uninsured, Underinsured, odder Insured Leit mit en Haushalt Eikumme gschwischich 251% un 400% vun de current Federal Poverty Guidelines.
 - 5.3. Hospital Facilities waerre gewwe Payment Plans.
 - 5.4. Hospital Facilities hen die Recht zu gewwe entweder en 100% Discounted Care odder Discounted Care zu eeniche Paerson die kenne drause vun die Parameters falle ass in Addendum 2, wu soddiche en Paerson gemarickt iss, in sole discretion vun Hospital Facility un zugewwe vun die Chief Financial Officer vun UH vun exceptional medical Umschtende hot (i.e. terminal illness, excessive medical bills un/odder medications, etc).
 - 5.5. Paersons misse wuhne in die Hospital Facility Gebiet um Hilfe zu griege unnich des Financial Hilfe Policy. Des Service Gebiet iss Naddoscht Ohio odder en aerschde odder zwette Service Gebiet.

6. Wann en Paerson defaults (gebt ken Bezaahling fer zwee (2) consecutive Munet) uff en Payment Plan, UH hot die Recht um en Normal Collection Acitivites zu duhe fer die iwwerich Discounted Balances. Normal Collection Activities solle net gehe in Extraordinary Collection Activities ("ECAs") ass beschreib in 7.1 unnich, un solle as "reasonable efforts" vun die Hospital Facility zu saage wann en Paerson kann sei/ihre Ability zu apply fer Financial Aid unnich des Policy. Soddiche Normal Collection Activies un Reasonable Efforts solle sei:
 - 6.1. Schicke Billing Statements mit Information um wie mer en Financial Hilfe Application griege kann;
 - 6.2. Processing eeniche Financial Hilfe Application grickt in 240 Daage nooch die aerschde Post-Discharge Bill gschickt iss zu dem Paerson odder Blatz alle Normal Collection Activities uff Halt bis en Financial Hilfe Determination gemacht iss.
 - 6.3. Aerschde Collection Uffrufe un Briefe, yede soll Information hawwe zu dem Paerson fer wie mer fer Financial Hilfe apply kann;
 - 6.4. Engage Dritt Party Collection Agency fer extra Collection Activities, awwer, soddiche Dritt Party Collection Agencies solle net in ECAs mitmache bis noch der Appropriate Notice gewwe iss per Section 7 unnich;

⁴ Fer die Purposes vun des Policy, en UH Physician waerre saage wann die Care iss Medically Notwennich mit die gleiche Definition fer Medical Necessity ass die Ohio Medicaid Definition gfunne in die Ohio Administrative Code at 5160-1-01.

- 6.5. Gewwe der Paerson mit schriftliche Notice die hot Financial Assistance grieve kann fer eligible Paerson, Identifies die ECA(s) as die Hospital Facility (odder annere authorized Party) waerre aafange um en Payment fer die Care grieve, un saagt die Deadline noch wann soddiche ECAs waerre gemacht (net balder as 30 Daage noch der Daadem, der druff gschriwwe iss);
- 6.6. Wann en Financial Hilfe Application net ausgefillt iss, notify der Paerson um wie mer die Financial Hilfe Application faddich mache kann un geb der Paerson en reasonable Gelegeheit (net wennicher as sexzig (60) Daage) um so zu duhe;
- 6.7. Gewwe der Paerson en Eefache Schprooch Summar vun der Financial Hilfe Policy mit en schriftliche Notice as Financial Hilfe available fer eligible Leit iss; un
- 6.8. Mach en Versuch um schwetzliche Notify Leit iwwer die Financial Hilfe Policy un Financial Hilfe Application wennigschde driessig (30) Daage eb die Initiation vun ECAs.

Wann UH reasonable Efforts um zu finne Financial Hilfe Eligibility gemacht hot un en Paerson notified iwwer sei/ihr Ability zu apply fer Financial Hilfe unnich des Policy soll determined vun der Director vun Customer Service.

7. Wann en Paerson net bezaahlt sei odder ihre Schtick vun die Summe as saagt uff der Billing Statement, un UH hot reasonable Efforts gemacht, per Section 6 drowwe zu saage wann der Paerson eligible iss fer Financial Assistance, UH darf engage in ECAs. UH kann net engage in ECAs frieher as een hundert zwanzig (120) Daage nooch der aerschde Billing Daadem. UH soll gewwe der Paerson dreissig (30) Daage schriftliche Bekantmachung eb engaging in ECAs.

- 7.1. UH waerr mit die folgende ECAs mitschaffe:

- 7.1.1. Verkaafe en Paersons Schuld zu en annere Party;
- 7.1.2. Reporting adverse Information iwwer en Paerson zu Consumer Credit Reporting Agencies odder Credit Bureaus;
- 7.1.3. Deferring, Denying, odder frooge fer en Payment eb gewwe Medically Notwennich Care covered unnich des Policy; un
- 7.1.4. Actions die brauche en Legal odder Judicial Process:
 - 7.1.4.1. Schtelle en Lien uff en Paerson's Land;
 - 7.1.4.2. Attaching odder Nemme en Paersons Bank Account odder eenich annere Paersehnliche Eegedum;
 - 7.1.4.3. Aafange in en Civil Action vun en Paerson;
 - 7.1.4.4. Garnishing en Paersons Wages.

8. Presumptive Eligibility.

- 8.1. En Paerson kann "presumptively eligible" fer Financial Hefte wann darrich die friehere drei (3) Munet, der Paerson hot Financial Hefte vun die Hospital Facility grickt.
- 8.2. En Paerson die frieher grickt hot 100% Discounted Care vun de Hospital Facility kann kunsidderd presumptively eligible um 100% Discounted Care vun de Hospital Facility griege uff alle Medically Notwennich Services fer drei (3) Munet vun de Daadem vue de aerschde Financial Hefte Determination.
 - 8.2.1. En Paerson die grickt 100% Discounted Care darf net schriftliche Notification vun so en Discount griege.
- 8.3. En Paerson die frieher Discounted Care grickt hot vun de Hospital Facility darf konsidderd presumptively Eligible um die gleiche Discount vun de Hospital Facility griege fer all die medically Notwenniche Services fer drei (3) Munet vun de Daadem vun de aerschde Financial Hefte Determination.
 - 8.3.1. Wann en Paerson grickt Discounted Care, die Paerson soll genotified sei in Schrift vun de Financial Hefte un soll aa Information griege iwwer wie mer Additional Financial Hefte.

- 8.4 Wann en Patient gebt ken Financial Hefte Application odder Supporting Documentation, Hospital Facilities kann Credit Reports widdergucke un annere publicly available Information zu finne, consistent mit applicable Legal Requirements, estimated Haushalt Grosse un Eikumme Summe fer die Basis vun Financial Hefte Eligibility. En Paerson der iss gfunne Presumptively Eligible fer Financial Hefte, un der ken frieher Financial Hefte Application ausfillt hot in die letschde drei (3) Munet, soll griege en 100% Discount.

9. Widely Publicized Policy.

- 9.1. Hospital Facilities solle des Policy mache, Financial Hefte Applications, un annere Information iwwer Financial Hefte available in de folyende Wege:
 - 9.1.1. Die Financial Hefte Application Form un Plan Schprooch Summary vun des Form kann grickt bei <http://www.uhhospitals.org/myuhcare/online-bill-pay/uh-online-bill-pay/hospital/billing/hospital-charity-financial-assistance-program.org> ;
 - 9.1.2. Babier Copies vun des Policy, Financial Hefte Application Form, un plain Schprooch Summary vun des Policy waerre available sei wann gfroogt sei, mitaus Koschde, allebeed per Poscht un in Public Locations bei Hospital Facilities, in de Emergency Room, Admissions Areas, Hospital Registration Areas, Financial Counseling Areas, un Financial Hefte Offices;

- 9.1.3. Information iwwer des Policy waerre rausgewwe zu Mitglieder vun die Community served vun die Hospital Facilities in en Weg gemacht um Community Mitglieder zu erreiche die am meist Financial Hilfe brauche vun en Hospital Facility;
 - 9.1.4. Babier Copies vun die eefache Schprooch Summary vun des Policy waerre gewwe zu Paerson as en Schtick vun die Patient Intake odder Discharge Process;
 - 9.1.5. Information iwwer wie zu apply fer Financial Hilfe kann uff all Hospital Facility Billing Statemens gfunne, mit en Telephonnummer fer die Hospital Facility Office odder Department die kann gewwe Information iwwer des Policy, die Application Process, die Direct UH Website Adresse, un Bletze wu Copies vun des Policy, Financial Hilfe Applications, un eefache Schprooch Summaries griege kenne;
 - 9.1.6. Public Displays iwwer die UH Financial Hilfe Brogramm soll gezeigt in die Emergency un Admissions Bletze bei yede Hospital Facility;
 - 9.1.7. Hospital Facilities waerre gewwe Financial Counseling fer Paersons die brauche Hilfe in ausfille vun die Financial Hilfe Application. Paersons die brauche Hilfe vun en UH Patient Accounting Customer Service Representative kann rufe 216-844-8299 odder 800-859-5906 Mundaag bis Freidaag 9 a.m. bis 4 p.m. EST
 - 9.1.8. Annere Wege as gefroogt vun State odder Federal Regulation.
10. Providers die gewwe Financial Assistance unnich des Policy.
- 10.1 En Lischt vun Gewwer bei die Hospital Facilities die gewwe Financial Hilfe unnich des Policy sin in Addendum 4 gschriwwe. Die Lischt vun Gewwer iss recht vun dem Daadem uff Addendum 4 gelischtet, des waerre erneit, wann notwennich, awwer net meh as Vaddlich.
11. Providers die net gewwe Financial Assistance unnich des Policy.
- 11.1. En Lischt vun Gewwer bei die UH Hospital Facilities die net Financial Hilfe gewwe unnich des Policy sin in Addendum 5 gelischtet. Die Lischt vun Gewwer iss recht vun dem Daadem uff Addendum 5 gelischtet, des waerre erneit, wann notwennich, awwer net meh as Vaddlich.
12. Billing un Collections
- 12.1. Die Actions die vielleicht gemacht waerre vun UH Hospital Facilities in die Fall vun Nonpayment sin beschreib in en annere Billing un Collections Policy (Gov-11). Mitglieder vun die Public darf griege Koschtlos Kopies vun die Gov-11 Billing un Collections Policy mit en Ruf zu en UH Patient Accounting Customer Service Representative um 216-844-8299 or 800-859-5906 Mundaag bis Freidaag 9 a.m. to 4 p.m. EST.

13. UH Management, mit en Ya vun die UH Board of Directors, hot die Recht zu fixe die Criteria vun was en Paerson qualifies fer Hilfe unnich des Policy.
14. Addendum 4 un Addendum 5 zu des Policy soll uff en Vaddelich Basis erneit, un Addendum 2 soll yaehrlich erneit. Des Updates solle gemacht sei so oft as die Recht so saagt um mit Treas. gut zu kumme. Reg. §1.501(r). Des Verwexlung misse net vun UH Governance un Community Benefits Committee odder UH Board vun Directors gebillicht.

Geegnet vun de UH Board Governance Committee Diesember 20, 2017

Addendum 1

Financial Assistance & Medical Indigence

Exhibit A

Financial Assistance Grid – Uninsured, Underinsured, and Insured *

Federal Poverty Guideline	0-250%	251-400%			
Discount	100%	AGB			

*Ohio HCAP Law iss en 100% Discount fer Paersons mit en Haushalt Eikumme vun 0-100%.

Exhibit B

Patients wer net qualify unnich Exhibit A drowwe kann noch qualify fer Financial Assistance wann sie saage kenne as ihre Medical Expenses sin meh as en established Percentage vun ihre Familie Eikumme as unnich gschriwwe.

Expenses misse kumme drin es Kalenner Yaahr un misse gsaat ass Medically Notwennich odder en Emergency Hospital un Physician Services, Pharmaceutical Drugs, un Durable Medical Equipment. Patients die winsche fer Discounts unnich des Policy misse gewwe die gfroogte Documentation vun Eikumme, Wuhnblatz un Qualifying Medical Expenses in en zeitliche Manner.

Medical Indigence**

FPL	401-600%	≥ 601%
Max Liability as a % Household Income	10%	15%

** Es gebt ken Zeit waerre die Max Liability ass en % vun Haushalt Eikumme iwvergeh AGB.

Addendum 2 Amounts Generally Billed

Per Treasury Regulation §1.501(r), Hospitals darf net charge en Paerson der qualifies unnich des Financial Hilfe Policy meh as die discount gesaat unnich des Policy (mit Addendum 1) un net uff eeniches Mol meh as die Amounts Generally Billed (AGB) zu Commercial Carriers un Medicare.

UH's 2017 and 2018 Amounts Generally Billed Rate by Facility:

Facility	2017 Rate	2018 Rate
Ahuja	33%	34%
Cleveland Medical Center	40%	42%
Conneaut	49%	48%
Elyria	38%	36%
Geauga	29%	30%
Geneva	39%	38%
Parma	33%	31%
Portage	27%	25%
Regionals	31%	31%
Samaritan	55%	55%
St John	31%	29%

UH Facilities 2017-AGB Koschde geht zu Daademe vun Service:
Yenner 1, 2017 – Desember 31, 2017

UH Facilities 2018-AGB Koschde geht zu Daademe vun Service:
Yenner 1, 2018 – Desember 31, 2018

Yuscht Accounts die adjudicated sin darrich die rechte Zeit sin in die Calculation.

Die Calculation waerre yedes Yaahr uff em 31. Desember erneit un in Effect uff Yenner 1. Vun die folgendes Yaahr un des Calculation waerre gejuust um Koschde zu adjust fer Services fer es naegschde Fiscal Yaahr.

Die Calculation vun AGB iss die Percentage vun Expected Reimbursement (die Summe erlaabt vun die Insurer) ins die Total Koschde ass unnich ausgelegt sin. Yede UH Facility's AGB Percentage iss leedich gecalculated.

Zum Beischpiel:

Total Charges	\$10,000
Expected Reimbursement	\$ 3,800
AGB Rate = 38%	

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Expected Reimbursement iss gsaat as die Bezaahling Summe erwaardet zu grieve fer en gewissene Service uff die Summe eigschtimmt gschwichich UH un die Insurance Payer.

Insurance Categories in die Calculation sin Medicare, Anthem, Commercial, HMO, MMO, PPO, un Managed Care.

Insurance Categories abbadich rausgelosse vun die Calculations sin Medicare HMOs, Medicaid, Medicaid HMOs, Other Expected Self Pay Plans, Other Government Payers, un Patient Self Pay.

Fer eeniche Patient UH saagt eligible iss fer Financial Hilfe, un wer meh as die Summe UH saagt as en Patient schuldig fer iss, bezaahlt, UH waerr zerickgewwe excess Nummer (machts nix aus wann der Patients Account is outstanding odder zu).

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Addendum 3

Hospital Facilities die gewwe Financial Assistance

- Avon RH, LLC d/b/a University Hospitals Avon Rehabilitation Hospital
- Beachwood RH, LLC. d/b/a University Hospitals Rehabilitation
- Robinson Health System, Inc. d/b/a University Hospitals Portage Medical Center
- Samaritan Regional Health System
- The Parma Community General Hospital Association d/b/a University Hospitals Parma Medical Center
- University Hospitals Ahuja Medical Center
- University Hospitals Cleveland Medical Center
- University Hospitals Conneaut Medical Center
- University Hospitals EMH Regional Medical Center d/b/a University Hospitals Elyria Medical Center
- University Hospitals Geneva Medical Center
- University Hospitals Geauga Medical Center
- University Hospitals Rainbow Babies & Children's Hospital
- University Hospitals Regional Hospitals (Bedford and Richmond Campuses)
- University Hospitals St. John Medical Center

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Addendum 4

Gewwer die gewwe Financial Assistance unnich des Policy

2017 and 2018

- Samaritan Regional Pain Management, LLC
- University Hospitals Medical Group, Inc.

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Addendum 5

Gewwe die Financial Hilfe net gewwe unnich des Policy

2017 un 2018 Gewwer

- 4M Emergency – An IMMH Company
- Anesthesia Associates
- Anesthesia Consultants, Inc.
- Behavioral Healthcare Association, Inc.
- Community Intensivists
- Community Hospitalists, LLC
- Elyria Anesthesia
- Elyria Physician Services, Inc.
- Geauga Anesthesia
- Island Medical Management/New Mountain Capital
- Martian Healthcare Group
- Midwest Pathology
- North Ohio Heart
- Ohio Anesthesia Group
- Powers Professional Corporation
- Pediatrix Medical Group, Inc.
- Physicians Emergency Services, Inc.
- Physicians Link Centers, Inc.
- Physician Staffing, Inc.
- Portage Pathology Association, Inc.
- Ravenna Radiology, LLC
- Rocky Mouny Holdings, LLC d/b/a UHMedEvac (Air Methods Corporation)
- Roseline Okon MD, LLC
- Safe Anesthesia, LLC
- Southwest Orthopedics
- St. Vincent Medical Group
- Superior
- Team Health
- Tri-City
- University Emergency Specialists, Inc.
- University Primary Care Practices, Inc. d/b/a University Hospitals Medical Practices
- West Branch Anesthesia Association, Inc.

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