



## Patient Financial Assistance Policy

### **POLICY:**

St. Luke Community Healthcare, a not for profit hospital and affiliated medical clinics offering a broad range of medical care, and is committed to providing necessary, available medical services to patients with both efficiency and sensitivity to the patient's medical and financial needs. Patients may be eligible for financial assistance based on financial needs as defined by criteria in the policy. This assistance is available without regard to race, color, creed, national origin, age, disability, or marital status.

All services billed by St. Luke Community Hospital are covered by this Policy.

All services billed by other organization are not covered by this Policy.

The following criteria will be used to determine eligibility.

- 1) Patient care, which is not emergent may not be considered for patient financial assistance.
- 2) Financial Assistance provided by St. Luke under this policy is secondary to all other third parties and financial resources available to the patient. If needed, a Patient Account Representative is available to help facilitate application for other sources of payment. (Medicaid, SSI, SSDI).
- 3) If a person applying for Financial Assistance, would have been eligible for other third party coverage but failed to comply with the terms of that payer and payment was denied, the denied amount may not be eligible for Patient Financial Assistance.
- 4) Accounts older than 6 months from the date of the application may be considered for Financial Assistance on a case by case basis.
- 5) Any account that is in a bad debt status will not be considered for Financial Assistance.
- 6) Assets in excess of those exempt by Montana Bankruptcy Laws may be required to pay down debt prior to granting financial assistance. This does not apply to patients seeking essential care in the clinics or emergency department.
- 7) Patients who receive Public Assistance through another public program will be eligible for financial assistance based on the income guidelines of that program.

## **PROCEDURE:**

The Financial Assistance packet will be given to or sent to the patient, or legal guardian. The patient or legal guardian will be required to return the completed Financial Assistance Application, along with all required documentation, within 30 days.

- 1) Patients seen in the clinics and emergency department for essential services are only required to fill out Part 1 of the application. Otherwise each application must be completed in its entirety unless patient is currently on another public assistance program. In that case, only Part 1 of the application will be required. The following proof of income **must** be included with the Financial Assistance Application for patients required to fill out part 2:
  - Payroll check stubs, or other monthly income sources for the last three months for all persons living in the house, whether related or not.
  - Copy of all bank statements for prior 6 months.
  - Copy of latest Federal and State Income tax return, with supporting schedules.
- 2) The patient's financial status will be evaluated using the Patient Assistance Eligibility Guidelines table.
- 3) If St. Luke determines that any material documentation or information submitted is untrue or falsified, the application will be denied.
- 4) After all forms have been completed, applications for accounts up to \$15,000.00 will be sent to the Business Office Manager, the CFO and/or their designees for a decision to approve or deny. Applications over \$15,000.00 will need to go to the Board of Directors for further approval.
- 5) St. Luke will notify the patient or legal guardian in writing of the final determination regarding financial assistance within 60 days of receiving the completed packet.
- 6) Payment arrangements will be made for the adjusted balance. The minimum payment will be \$25.00 a month and the payment span is not to exceed 3 years for all balances. If the balance of the adjusted account is defaulted on, it may be turned to collection.
- 7) Patients who expire with no estate or other known source of payment will qualify for full charity assistance. The patient record must contain verification of no estate.
- 8) Patients identified as transients with no permanent address or means of support will qualify for full charity assistance.

- 9) Patients who wish to appeal any decision made regarding eligibility must do so in writing within 30 days of receiving notification. This appeal must be directed to the Chief Financial Officer.
- 10) A letter stating why the patient is in the position they are. The letter is required for applicants filling out part 2 with a bill greater than \$15,000.

These are guidelines; each individual situation will be reviewed independently. Allowances will be made for extenuating circumstances.

### **DEFINITIONS:**

Assets: Property of all kinds, real and personal, tangible and intangible that is legally applicable or subject to the payment of the patient's debts, including, but not limited to, cash on hand, checking and savings accounts, vehicles, mineral rights, stocks, mutual funds, and any other investments; provided, however, that "income," as defined herein, shall not be included in determination of assets.

Household: A household consist of all persons who occupy the same housing unit as the applicant, and would be recognized as in the same household under the Federal income poverty guidelines. However, if a responsible party is an adult living in a residence with relative (other than a spouse) who are not economically dependent on the responsible party (i.e. parents of an adult child living at home) or with other adults, "household size" for the purpose of determining eligibility of financial assistance excludes the non-economically dependent relatives and any other adults who may be living in the same residence.

Income: Income is the total annual cash receipts before taxes from all sources which includes, but is not limited to, wages and salaries before deductions, net receipts from non-farm self-employment income, net receipts from farm self-employment, social security payments, railroad retirement, unemployment compensations, workers compensation benefits, veteran's payments, public assistance payments, Supplemental Security Income, Social Security Disability Income, alimony, child support, military allotments, private pensions, government pensions, annuity payments, college or university scholarships, grants, fellowships, dividends, interest, net rental income, net royalties, periodic receipts from estates or trusts, survivor dependents benefits, contract payments, and net gambling or lottery winnings.

Responsible Party: The patient or any individual legally obligated to pay for the patient's debts for medical care, excluding third party payers. An adult patient, living in the household of a relative other than a spouse – including an adult, unmarried child living at home – will be considered the "responsible party" for purposes of this policy, without regard to the assets and income of the other relatives living in the household (except a spouse).

## Patient Assistance Guidelines Table

Family income	Family size							Off	Write
	1	2	3	4	5	6	7	8	%
	3828	5172	6516	7860	9204	1054	1189	13236	
300% poverty	0	0	0	0	0	80	20	0	25
	3190	4310	5430	6550	7670	8790	9910	11030	
250% poverty	0	0	0	0	0	0	0	0	50
	2552	3448	4344	5240	6136	7032	7928		
200% poverty	0	0	0	0	0	0	0	88240	75
	1914	2586	3258	3930	4602	5274	5946		
150% of Poverty Level	0	0	0	0	0	0	0	66180	100
	1276	1724	2172	2620	3068	3516	3964		
100% Poverty	0	0	0	0	0	0	0	44120	100

WIC 75%    TANF 100%    SNAP 100%    HMK 50%    LIEAP 75%    MCD 100%



# St. Luke Community Healthcare

The **HEART** of the Mission Valley

## PATIENT FINANCIAL ASSISTANCE APPLICATION

### Part 1

St. Luke Community Hospital is committed to providing all of your medical services with sensitivity to your medical and financial needs. St Luke serves all patients regardless of ability to pay. Please help us by completing the following questionnaire to determine if you may qualify for reduced fees under our Patient Financial Assistance Program.

Name: \_\_\_\_\_ SSN: \_\_\_\_\_ DOB: \_\_\_\_\_

Spouse: \_\_\_\_\_ SSN: \_\_\_\_\_ DOB: \_\_\_\_\_

Street Address: \_\_\_\_\_ City/State: \_\_\_\_\_ Zip: \_\_\_\_\_

Mailing Address: \_\_\_\_\_ City/State: \_\_\_\_\_ Zip: \_\_\_\_\_

Daytime Phone: \_\_\_\_\_ Message Phone: \_\_\_\_\_

Employer: \_\_\_\_\_ Position: \_\_\_\_\_ Hire Date: \_\_\_\_\_

Does your employer provide Health Insurance Y or N.

If yes please list Insurance Company: \_\_\_\_\_

Spouse Employer: \_\_\_\_\_ Position: \_\_\_\_\_ Hire Date: \_\_\_\_\_

Does your spouse's employer provide Health Insurance Y or N.

If yes please list Insurance Company: \_\_\_\_\_

Number of Dependents: \_\_\_\_\_ Ages: \_\_\_\_\_

Estimated Annual Household Income: \_\_\_\_\_

Are you currently on any Public Assistance Program (WIC, TANF, SNAP, HMK, LIEAP, MCD, etc.)

Yes \_\_\_ No \_\_\_ If yes, please list: \_\_\_\_\_

Please provide proof (i.e. copy of letter or card) of which program you are currently on and attach it to Part 1 of the Application.

For patients being seen in the clinic and emergency department you only need to complete Part 1 of this application.. For patients with accounts other than clinic and emergency department and if you answered NO to the previous question please fill out Part 2 of the application.

**Part 1 cont.**

For **services already rendered** by St. Luke, list date of services and dollar amounts:

\_\_\_\_\_ \$ \_\_\_\_\_

I hereby request Financial Assistance from St. Luke for me, or my family member named above. I certify that all the information submitted is true, accurate and complete. I also certify that at this time I am unable to pay for the health services in full. I understand that the information, which I submit, may be subject to review by Federal and/or State enforcement agencies and others as required by law. In order that St. Luke may act upon my request, I agree to supply St. Luke, its managers, operators; agents or employees, any additional information as reasonably requested in order to verify my income.

I authorize any financial institution, government agency, or like entity, as well as St. Luke, its respective agents and employees, to release any information necessary to verify the contents of this application, and further release all parties from any and all liability arising out of their reasonable efforts to do the same.

The undersigned hereby authorizes St. Luke to investigate any references listed or statements or other data obtained from me or from any other person pertaining to my credit and financial responsibility and to obtain a consumer credit report to validate this application.

\_\_\_\_\_  
Patient Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Requestor Signature  
(Requested on behalf of patient)

\_\_\_\_\_  
Relationship to Patient

\_\_\_\_\_  
Date

**ACCEPTED**

**DECLINED**

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Date

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Authorized Signature

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Date



**Part 2:**

Note: Only complete Part 2 if you are not on any Public Assistance Program.

Have you applied for Medicaid.....Yes.....No.

A copy of the following information, proving income, must be included with your application:

- Payroll check stubs, or other monthly income sources for the last three months for all persons living in the house, whether related or not.
- Copy of all bank statements for prior 6 months.
- Copy of latest Federal and State Income tax return, with supporting schedules.

**ASSETS:**

Checking Account Balance	\$ _____	
Savings Account Balance	\$ _____	
Other Account Balance	\$ _____	
Stocks, Bonds or Retirement funds	\$ _____	
Automobile	\$ _____	
Automobile	\$ _____	
Automobile	\$ _____	
Home and Land	\$ _____	
Other Real estate	\$ _____	
Other Real estate	\$ _____	
Livestock	\$ _____	
Recreation Vehicles	\$ _____	
Recreation Vehicles	\$ _____	
Other assets	\$ _____	
<b>Total assets</b>		\$ _____

**Liabilities:**

Auto Loan Balance	\$ _____
Auto Loan Balance	\$ _____
Auto Loan Balance	\$ _____
Home and Land Balance	\$ _____
Rent ___ Own ___	
Other Loan	\$ _____
Credit Card Balances	\$ _____



Medical Bills \$ \_\_\_\_\_  
**Total Liabilities** \$ \_\_\_\_\_

**Monthly  
Income:**

Employment \$ \_\_\_\_\_  
Commissions \$ \_\_\_\_\_  
Bonuses/Tips \$ \_\_\_\_\_  
Alimony \$ \_\_\_\_\_  
Child Support \$ \_\_\_\_\_  
Disability \$ \_\_\_\_\_  
Pension \$ \_\_\_\_\_  
Retirement \$ \_\_\_\_\_  
Social Security \$ \_\_\_\_\_  
Unemployment \$ \_\_\_\_\_  
Other Income \$ \_\_\_\_\_  
Total Income \$ \_\_\_\_\_

**Expenses:**

Home Mortgage or Rent \$ \_\_\_\_\_  
Auto Loan \$ \_\_\_\_\_  
Auto Loan \$ \_\_\_\_\_  
Insurance (Home) \$ \_\_\_\_\_  
Insurance (other) \$ \_\_\_\_\_  
Insurance (Auto) \$ \_\_\_\_\_  
Utilities \$ \_\_\_\_\_  
Credit Cards \$ \_\_\_\_\_  
Cell Phone \$ \_\_\_\_\_  
Home Phone \$ \_\_\_\_\_  
Television \$ \_\_\_\_\_  
Medical \$ \_\_\_\_\_  
Food/Groceries \$ \_\_\_\_\_  
Collections \$ \_\_\_\_\_  
Prescriptions \$ \_\_\_\_\_  
Childcare/Child support \$ \_\_\_\_\_  
Total Expenses \$ \_\_\_\_\_