

North Country Hospital

Fiscal Operating Procedures

Issuing Department: Patient Financial Services
Areas Affected: Patient Financial Services
Effective: October 1, 2008
Reviewed: April 25, 2011
Revised: October 1, 2016
Owner: Christine Fortin, Director Patient Financial Services
Approved by: Andre Bissonnette, Chief Financial Officer

Financial Aid Policy

Purpose: North Country Hospital is guided by mission to provide high quality care for all of its patients. We are committed to serving all patients, including those in our service area who lack health insurance coverage and who cannot pay for all or part of the essential care they receive at our facility. We are committed to treating all patients with compassion from bedside to the billing office, including our payment collection efforts. Furthermore, we are committed to advocating for expanded access to health coverage for all our patients.

North Country Hospital is committed to maintaining financial aid policies that are consistent with its mission and values and that take into account an individual's ability to pay for medically necessary health care services:

POLICY GUIDELINES:

This policy is intended to cover the hospital's guidelines for administering financial assistance to patients requiring emergency and medically necessary care whom lack health insurance or after exhausting all sources of insurance payment. Financial aid is provided to patients with a demonstrated inability to pay, as contrasted to an unwillingness to pay, which is considered bad debt.

1. Financial aid shall be available to:

- Uninsured or underinsured individuals residing in North Country Hospital's primary service (Orleans and Essex Counties) receiving medically necessary or emergency care.
- Hospital's guidelines for financial assistance include inpatient and outpatient services as well as outpatient clinic services under Tax ID 03-0185556.
- Patients residing in our service area that have exhausted their medical benefits for medical necessary or emergent care.
- Except for emergency services, patients must reside within North Country Hospital's primary service area for a particular service to be eligible for financial aid.
- Eligibility for financial assistance for non-emergent care for patients outside our service area will be determined by a case-by-case basis and requires Vice President approval. If a patient is approved to receive financial assistance as an exception they will be screened using the same criteria as patients residing in the primary service area.

- Elective procedures that are not deemed medically necessary (i.e. cosmetic surgery, infertility treatments) are not eligible for financial aid.
- Patients can obtain a discount for elective and non-covered services.
- The Financial Aid policy follows EMTALA guidelines
- no financial assistance eligible patient will be billed more for emergency or medically necessary care than the amounts generally billed to individuals having insurance for the care
- The Prospective Method and Medicare is the method used for calculating AGB

2. North Country Hospital does not place a limit on financial assistance based on a patient's medical condition.

3. Financial aid offices are located at North Country Hospital, 186 Prouty Drive, Newport, VT 05855; Financial Counselors office: 802-334-3274 or 802-334-3273 (E-mail navigator@nchsi.org)

Paper copies of the Financial Aid Policy, the Financial Aid Summary, and/or the Financial Aid Application are available upon request, without charge, by mail or by E-Mail. E-mail requests can be sent to navigator@nchsi.org. They can also be found on the facility's website at: <http://www.northcountryhospital.org/financial-services/>

4. Uninsured patients receiving services at the Hospital's outpatient clinic locations can apply for financial aid at any time and can request applications at any location. All patients receiving services throughout North Country Hospital can visit the financial aid office above to begin or complete their applications.

5. Determination of eligibility for financial aid will be made as early in the care planning and scheduling as possible. Financial Navigators/counselors will assist any patients who require assistance with completing a financial aid application. Emergency services will never be delayed pending financial determinations. Patients can apply for financial aid prior to services or after receipt of a bill. Patients can also apply for financial aid after a bill has been sent to a collection agency within 6 months.

6. Financial aid approval will be valid for one year for Medicare patients and six months for all other payers. Patients that now have Medicaid coverage will be approved for one time coverage for previous outstanding accounts. A patient must submit a new application for subsequent free care at the end of the eligibility period.

7. Patients or financially responsible parties are expected to cooperate with North Country Hospital in applying for available public insurance coverage (i.e. Medicaid, Vermont Health Connect (during open enrollment) or (during change of circumstance) if deemed potentially eligible. For those patients who are eligible for Medicaid, financial aid is contingent on completing a Medicaid application.

8. Gross income in relation to published Federal Poverty guidelines adjusted for family size shall be used as part of eligibility for financial aid. Decisions are based on all the financial information listed on the financial aid application.

9. Financial Navigators/Counselors will be available to assist with financial aid consultations. Applications for financial aid will be reviewed and decided upon promptly and within 30 business days from date of completed application. Patients will receive financial aid decisions via mail, with notifications on the bottom of the approval/denial letter explaining how to appeal the decision. Patients are advised to disregard any bill received while an application is in process. Accounts for patients who have completed financial aid applications shall not be sent to collections while applications are in process, however, they will continue to receive statements until a determination is made.

11. Financial aid availability and office phone numbers are printed on the back of all hospital bills. This information is also on the hospital internet site. There are signs posted at the entranceways advising patients of the financial aid office location. All intake, registration, and collection agency staff are trained on the hospital's financial aid policy.

12. Patients may appeal North Country Hospital's financial aid decision if they are denied financial aid or deem a decision to be unfavorable by submitting a letter for re-determination. Based upon the information provided, the application will be reviewed by the Director of Patient Financial Services and Chief Financial Officer for final determination.

13. Patients may be offered payment plans if they are not able to make payments in full. North Country Hospital does not charge interest.

14. Patients will receive a notice 30 days prior to any account being forwarded to a collection agency for failure to request or complete a financial aid application or failure to make payments on a financial assistance balance.

15. Immigration status is not a criterion for used to determine eligibility.

Guidelines:

1. Eligible uninsured and/or underinsured individuals at or below 300% of the Federal poverty level guidelines who are approved for financial aid will be approved at 100% of the patient bill excluding copays.
2. Copayments are the responsibility of the patient/guarantor and part of the covered health plan guidelines.
3. Financial assistance for copayments may be considered after financial aid approval by writing an additional request explaining why they cannot be paid.