

Health Care Advocate FY2021 Hospital Budget Guidance Questions {Updated duet to Covid 19}

1. Commercial Rate

Please see the table below. Please note that TVHP is not separated out as a different insurance from Blue Cross Blue Shield in our system so we cannot provide information for TVHP as a separate payer. It is included in BCBSVT.

Table 1. Commercial Rate						
	Rate Change		Net Patient Revenue			Medicare Reference
	FY2020 (Implemented)	FY2021 (Budget)	FY2020 (Budget)	FY2021 (Budget)	% Change from FY20B to FY21B	Average Ratio of Reimbursement Rate to Medicare Reimbursement Rate (FY2020)
BCBSVT	4.29%	3.60%	18,284,867	20,683,534		1.96 to 1.00
TVHP						
MVP	4.29%	3.60%	4,088,961	4,625,364		1.96 to 1.00
Cigna	4.29%	3.60%	6,454,945	7,301,726		1.96 to 1.00
Other	4.29%	3.60%	6,696,517	7,574,988		1.96 to 1.00

2. Hospital Financial Assistance during Covid 19

- a. We have not changed our patient financial assistance policies during COVID-19.
- b. Collections calls have been reduced, payment plans were extended, payment amounts were lowered and higher discounts were allowed.
 - i. 694 patient bills have been sent to collection during the time frame of October 19 – June 20.
 - ii. Total bills in collections is 3,593. The amount of bill sent to collection is much less than a normal year. Also please note bills sent to collections are generally a year old or older.

3. Provider Recruitment

North Country Hospital has leveraged the federal J-1 visa waiver program to recruit providers. In the past we have recruited both internal medicine and family practice physicians. We also have a new internal medicine physician starting next year that is part of the J-1 visa waiver program.