

June 30, 2021

Attn: Office of the Health Care Advocate
Vermont Legal Aid, Inc.
P.O. Box 1367
Burlington, VT 05402

Re: Budget 2022 HCA Questions

To Whom It May Concern,

This letter serves to respond to the questions submitted by your office, to our hospital, as part of our budget submission materials.

1. Reimbursement Ratio Relative to Standardized Medicare Reimbursement

Please complete the table below regarding actual reimbursement rate relative to Medicare reimbursement rate by payer category for FY2021 (Q1-Q3).

Note that as a CAH, we do not track reimbursement by relative weight for inpatient or outpatient business. These are best, reasonable estimates. BCBSVT reflects all BlueCross BlueShield plans, including TVHP and out of state plans.

	Ratio of Inpatient Reimbursement to Medicare Inpatient Reimbursement, Standardized by MS-DRG Relative Weights	Ratio of Outpatient Reimbursement to Medicare Outpatient Reimbursement, Standardized by APC Relative Weights
Medicare	1	1
Medicaid	.42	.62
Commercial	1.36	1.68

To the extent that your organization tracks the information by commercial payer, please complete the table below for FY 2021 (Q1-Q3).

	Ratio of Inpatient Reimbursement to Medicare Inpatient Reimbursement, Standardized by MS-DRG Relative Weights	Ratio of Outpatient Reimbursement to Medicare Outpatient Reimbursement, Standardized by APC Relative Weights
BCBSVT	1.31	1.70
TVHP		
MVP	1.57	1.54
Cigna	1.69	1.56

2. Hospital Financial Assistance and Bad Debt during COVID-19

- a. In our questions posed during last year's hospital budget guidance, the HCA asked you to report changes related to financial assistance and collections as a result of Covid-19. Please provide the following updates from the time of your response in last year's hospital budget process:**

- i. How have you changed your official or unofficial patient financial assistance policies and/or procedures?**

No. We do not have unofficial policies. We temporarily extended windows of opportunity for filing assistance applications, making payment arrangements, and payment of outstanding balances early in the pandemic and are now functioning with normal procedures.

- ii. How has your handling of patient collections changed?**

Please see above.

- b. Do you work with collection agencies? If yes:**

- i. Do you sell patient debt to collection agencies? If you do not sell patient debt to collection agencies, please explain how you work collection agencies to collect patient debt.**

No we do not sell patient debt to any organization. After our internal efforts to resolve or to collect self-pay balances are exhausted, the accounts are assigned to a collection agency. The collection agency makes attempts to collect the debt. Payments or adjustments received at MAH for a given account are reported to collection agency on a weekly basis. Payments received by the agency on behalf of the hospital are remitted monthly to the hospital. Other issues (patient disputes, mail returns, payment arrangements, temporary holds, etc.) are communicated on an ad hoc basis to the other party and documented on both sides.

- ii. If a patient is overcharged, please explain your ability to correct a bill once the collection agency is involved.**

If a patient dispute is confirmed/determined to be valid, the account is held temporarily at the collection agency. The patient bill is corrected and the insurance rebilled for a corrected payment if insurance was involved. All payment and adjustments resulting from the rebilling are passed on to the collection agency and the collection efforts on revised balance, if any, are re-initiated.

- iii. **How many patients had bills that you sent to collection agencies during the following timespans: (1) Q4 FY2019 and Q1-Q3 FY2020 and (2) Q4 FY2020 and Q1-Q3 FY2021?**

	MAHHC Collections Data							
	2019 Q4	2020 Q1	2020 Q2	2020 Q3	2020 Q4	2021 Q1	2021 Q2	2021 Q3
Collections Amount	\$ 752,927	\$ 625,457	\$ 562,026	\$ 698,673	\$ 808,683	\$ 594,292	\$ 513,918	N/A
Collections Unique Patients	870	551	474	483	454	294	267	N/A
Collections Unique Encounters	1,596	1,392	1,286	1,365	1,564	1,139	1,254	N/A

- iv. **What is the total dollar amount of bills sent to collection agencies during the following timespans: (1) Q4 FY2019 and Q1-Q3 FY2020 and (2) Q4 FY2020 and Q1-Q3 FY2021?**

Please see table above.

3. Medicaid Screening Processes

a. Emergency Medicaid

- i. **If your organization has written policies regarding screening for emergency Medicaid, please provide them.**

We do not have a specific 'Emergency Medicaid' screening policy. We do however, have a robust insurance enrollment program through our Windsor Community Health Clinic which would help coordinate and obtain coverage for patients that fit the 'Emergency Medicaid' criteria or the criteria for other Medicaid programs. The staff in this area work with our clinics, the emergency room, other clinical areas, and regional partners to assist with eligibility and application for any number of programs and assistance.

- ii. **For Q1-Q3 of FY 2021, please provide the number of facility patients screened for emergency Medicaid and the number of facility patients who received emergency Medicaid.**

We do not track this category separately from all Medicaid eligibility screening

- iii. **For Q1-Q3 of FY 2021, please provide the number of labor and delivery patients screened for Medicaid and the number of labor and delivery patients who were covered by emergency Medicaid.**

We do not provide labor and delivery services.

- iv. **If your organization has outreach materials on the application process and eligibility criteria Emergency Medicaid, please provide them. Please explain how your patients can access these materials and list the languages that the materials have been translated into.**

We do not have brochures specific to this Medicaid program.

b. Deemed Newborns

- i. If your organization has written policies regarding screening newborns for Medicaid, please provide them.**

Every Newborn cared for within our Pediatric and Family Practice clinics is screened for social determinants of health through our grant-supported Family Wellness Program. This screening process includes insurance eligibility/under or uninsured and patients/guarantors who are identified as under or uninsured are referred to the Windsor Community Health Clinic for assistance in applying for programs for which they may qualify.

- ii. For Q1-Q3 of FY 2021, please provide the number of newborns screened for Medicaid without an application and the number of those newborns who received Medicaid.**

There were 64 newborns screened during this period. We do not track how many we assisted in obtaining Medicaid but all under/un-insured were referred to the Windsor Community Health Clinic for assistance and it is likely that all uninsured were eligible for the State Medicaid assistance.

- 4. Please discuss any analyses or tracking your hospital conducts or is considering conducting regarding access to care, care efficacy, or satisfaction among vulnerable populations including, but not limited to,**
- a. patients whose primary language is not English,**
 - b. BIPOC patients,**
 - c. patients with no or intermittent broadband and/or cellular telephone service, and**
 - d. patients who are not U.S. citizens.**

MAHHC is deeply committed to caring for vulnerable populations. We consider this a core component of our mission to improve the lives of those we serve. We have several initiatives aimed at analyzing and tracking key issues among our vulnerable populations.

In the spring of 2021, MAHHC participated in a Dartmouth-Hitchcock Health system-wide benchmark study to assess our current state of data collection and analysis capabilities for the above mentioned populations in our medical records system. The aim is to improve workflow and data capture data into our medical records so that we can incorporate these elements of data into our analysis of quality outcome measures.

We have recently sent out a survey in collaboration with Stewart Property Management and Senior Solutions exploring the possibility of providing free Wi-Fi to a low income neighborhood in Windsor.

Our 2021 Community Health Needs Assessment (as well as previous iterations) includes demographic data for populations noted above with the intent to correlate vulnerable populations with specific needs.

Please let me know if there are further questions or concerns.

Regards,



David Sanville,
Chief Financial Officer