

Jenkins County Medical Center

Financial Assistance Policy, Indigent and Charity Care Policy	Policy #
Approved By:	Page 1 of 7
JCMC Medical Executive Committee	Effective: 2/20/2025
Board of the Hospital Authority of Jenkins County	Reviewed: 2/20/2025
	Revised: 2/20/2025

Purpose

It is the policy of Jenkins County Medical Center ("JCMC") to provide charity care to people who have healthcare needs and are uninsured, underinsured, ineligible for a government program, or otherwise unable to pay, for medical care based on their individual financial situation. Consistent with its mission to make a positive difference in the lives of our patients and communities we serve and to advocate for those who are poor and disenfranchised, JCMC strives to ensure that the financial capacity of people who need health care services does not prevent them from seeking or receiving care. JCMC will provide, without discrimination, care for emergency medical conditions to individuals regardless of their eligibility for financial assistance or for government assistance.

Accordingly, this written policy:

- Includes eligibility criteria for financial assistance for both free and discounted (partial charity) care,
- Describes the basis for calculating amounts charged to patients eligible for financial assistance under this policy,
- Describes the method by which patients may apply for financial assistance,
- Describe analytics provided by third party vendor for the presumptive process screening,
- Describes how the hospital will publicize the policy within the community served by the hospital.

Charity is not considered to be a substitute for personal responsibility. Patients are expected to cooperate with JCMC's procedures for obtaining charity or other forms of payment or financial assistance, and to contribute to the cost of their care based on their individual ability to pay. Individuals with the financial capacity to purchase health insurance shall be encouraged to do so, as a means of assuring access to health care services, for their overall personal health, and for the protection of their individual assets.

To manage its resources responsibility and to allow JCMC to provide the appropriate level of assistance to the greatest number of people in need, the Board of Directors establishes the following guidelines for the provision of patient charity.

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Definitions

For this policy manual, the terms below are defined as follows:

Charity Care: Healthcare services that have been or will be provided but are never expected to result in cash inflows. Charity care results from a provider's policy to provide healthcare services free or at a discount to individuals who meet the established criteria.

Family: Using the Census Bureau definition, a group of two or more people who reside together and who are related by birth, marriage, or adoption. According to Internal Revenue Service rules, if the patient claims someone as dependent on their income tax return, they may be considered a dependent for purposes of the provision of financial assistance.

Family Income: Family Income is determined using the Census Bureau definition, which uses the following income when computing federal poverty guidelines:

- Includes earnings, unemployment compensation, workers compensation, Social Security, Supplemental Security Income, public assistance, veterans payments, survivor benefits, pension or retirement income, interest, dividends, rents, royalties, income from estates, trusts, educational assistance, alimony, child support, assistance from outside the household, and other miscellaneous sources;
- Noncash benefits (such as food stamps and housing subsidies) do not count;
- Determined on a before-tax basis;
- Excludes capital gains or losses; and
- If a person lives with a family, it includes the income of all family members (non-relatives, such as housemates, do not count).

Uninsured: The patient has no level of insurance or third-party assistance to assist with meeting his/her payment obligations.

Underinsured: The patient has some level of insurance or third-party assistance but still has out-of-pocket expenses that exceed his/her financial abilities.

Gross charges: The total charges at the organization's fully established rates for the provision of patient care services before deductions from revenue are applied.

Emergency medical conditions: Defined within the meaning of section 1867 of the Social Security Act (42 U.S.C. 1395dd).

Medically necessary: As defined by Medicare (services or items reasonable and necessary for the diagnosis or treatment of illness or injury).

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Regulatory Requirements

In implementing this Policy, JCMC management and facilities shall comply with all other federal, state, and local laws, rules, and regulations that may apply to activities conducted pursuant to this Policy.

Application Methods

Financial need will be determined in accordance with procedures that involve an individual assessment of financial need, and may:

- Include an application process, in which the patient or the patient's guarantor are required to cooperate and supply personal, financial, and other information and documentation relevant to deciding of financial need,
- Include the use of external publicly available data sources that provide information on a patient's or a patient's guarantor's ability to pay (such as credit scoring),
- Include reasonable efforts by JCMC to explore appropriate alternative sources of payment and coverage from public and private payment programs, and to assist patients to apply for such programs,
- Consider the patient's available assets, and all other financial resources available to the patient; and,
- Include a review of the patient's outstanding accounts receivable for prior services rendered and the patient's payment history.

It is preferred but not required that a request for charity and a determination of financial need occur prior to rendering of non-emergent medically necessary services. However, determination may be made at any point in the collection cycle. The need for financial assistance should be re-evaluated at each subsequent time of services if the last financial evaluation was completed more than a year prior, or at any time additional information relevant to the eligibility of the patient for charity becomes known.

JCMC's values of human dignity and stewardship shall be reflected in the application process, financial need determination and granting of charity. Requests for charity shall be processed promptly and JCMC shall notify the patient or applicant in writing within 30 days of receipt of a completed application. Presumptive assistance applicants, determined by a third-party analytics vendor, will not receive a written notification of assistance. These accounts may be written off on approval or within the billing cycle not to exceed 120 days.

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Procedures for Application

Commented [LC1]: Kim - we need to discuss this process

1. Individual notification of this policy will be given at registration to all patients (or their representative) seeking services or having services at JCMC. A plain language summary of this policy and application shall also be posted on the JCMC website.
2. JCMC Financial Counselor or Registration Staff Member will review census activity reports Monday through Friday of uninsured or underinsured patients and a bedside interview will be conducted with patient or patient's representative. Patients remaining from weekend admissions will be seen if still inpatient on Monday.
3. Application will be taken pending return of required documentation for final approval.

Procedures for Eligibility

For purposes of this policy, "charity" or "financial assistance" refers to healthcare services provided by JCMC without charge or at a discount to qualifying patients. The following healthcare services are eligible for charity:

- Emergency medical services provided in an emergency room setting,
- Services for a condition which, if not promptly treated, would lead to an adverse change in the health status of an individual,
- Non-elective services provided in response to life-threatening circumstances in a non-emergency room setting; and
- Medically necessary services, evaluated on a case-by-case basis at JCMC's discretion.

Eligibility for charity will be considered for those individuals who are uninsured, underinsured, ineligible for any government health care benefit program, and who are unable to pay for their care, based upon a determination of financial need in accordance with this Policy. The granting of charity shall be based on an individualized determination of financial need, and shall not consider age, gender, race, social or immigrant status, sexual orientation, or religious affiliation. JCMC shall determine whether patients are eligible to receive charity for deductibles, co-insurance, or co-payment responsibilities.

Eligibility and FPL Determination

JCMC uses the Federal Poverty Guidelines (FPG) in effect at the time an application is completed and submitted to determine eligibility for financial assistance. If the family's income falls below the 200% of the guidelines, the patient is eligible for

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some level of financial assistance. The Federal Poverty Guidelines can be found on the government website, www.aspe.hhs.gov/poverty.

Services eligible under this Policy will be made available to the patient on a sliding fee scale, in accordance with financial need, as determined in reference to Federal Poverty Levels (FPL) in effect at the time of the determination. Once a patient has been determined by JCMC to be eligible for financial assistance, that patient shall not receive any future bills based on undiscounted gross charges. The basis for the amounts JCMC charge patients qualifying for financial assistance is as follows:

1. Patients whose family income is at or below 200% of the FPL are eligible to receive free care.
2. Patients whose family income is above 200% but not more than 250% of the FPL are eligible to receive services on a sliding fee schedule; and
3. Patients whose family income exceeds 250% of the FPL may be eligible to receive discounted rates on a case-by-case basis based on their specific circumstances, such as catastrophic illness or medical indigence, at the discretion of JCMC. However, the discounted rates shall not be greater than the amounts generally billed to (received by the hospital for) commercially insured (or Medicare) patients.

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Presumptive Eligibility

There are instances when a patient may appear eligible for charity care discounts, but there is no financial assistance form on file due to a lack of support documentation. In the event there is no evidence to support a patient's eligibility for charity care, JCMC will use a third-party analytics service vendor to determine estimated income amounts for the basis of determining charity care eligibility and potential discount amounts. Once determined, due to the inherent nature of the presumptive circumstances, the only discount that can be granted is a 100% write-off the account balance. If a patient is determined presumptively eligible for charity, they will not be notified. Presumptive eligibility may be determined based on individual life circumstances that may include:

- State-funded prescription programs,
- Homeless or received care from a homeless clinic,
- Participation in Women, Infants and Children programs (WIC),
- Food stamp eligibility,
- Subsidized school lunch program eligibility,
- Eligibility for other state or local assistance programs that are unfunded (e.g., Medicaid spend-down),
- Low income/subsidized housing is provided as a valid address,

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- Patient is deceased with no known estate,
- Bankruptcy,
- Undocumented immigrant.

Communication of Charity Program to Patients and the Community

Notification about charity available from JCMC, which shall include a contact number, shall be disseminated by JCMC by various means, which may include, but are not limited to, the publication of notices in patient bills and by posting notices in emergency rooms, in the Conditions of Admission form, at urgent care centers, admitting and registration departments, hospital business offices, and patient financial services offices that are located on facility campuses, and at other public places as JCMC may elect.

JCMC also shall publish and widely publicize a summary of this charity care policy on facility websites, in brochures available inpatient access sites and at other places within the community served by the hospital as JCMC may elect. Such notices and summary information shall be provided in the primary languages spoken by the population serviced by JCMC.

Referral of patients for charity may be made by any member of the JCMC staff or medical staff, including physicians, nurses, financial counselors, social workers, case managers, chaplains, and religious sponsors. A request for charity may be made by the patient or a family member, close friend, or associate of the patient, subject to applicable privacy laws.

Relationship to Collection Policies

JCMC management shall develop policies and procedures for internal and external collection practices (including actions the hospital may take in the event of non-payment, including collections action and reporting to credit agencies) that take into account the extent to which the patient qualifies for charity, a patient's good faith effort to apply for a governmental program or for charity from JCMC, and a patient's good faith effort to comply with his or her payment agreements with JCMC.

For patients who qualify for charity and who are cooperating in good faith to resolve their discounted hospital bills, JCMC may offer extended payment plans, will not send unpaid bills to outside collection agencies, and will cease all collection efforts.

JCMC will not impose extraordinary collections actions such as wage garnishments; liens on primary residences, or other legal actions for any patient without first making reasonable efforts to determine whether that patient is eligible for charity care under this financial assistance policy. Reasonable efforts shall include:

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1. Validating that the patient owes the unpaid bills and that all sources of third-party payment have been identified and billed by the hospital.
2. Documentation that JCMC has or has attempted to offer the patient the opportunity to apply for charity care pursuant to this policy and that the patient has not complied with the hospital's application requirements.
3. Documentation that the patient does not qualify for financial assistance on a presumptive basis.

References

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Financial Assistance Application