



Financial Assistance Policy

PURPOSE

The Financial Assistance Policy establishes the policy governing the provision of financial assistance to patients of each of the CentraCare entities, in accordance with the guidelines set forth by the MN Attorney General, the MN Statute.144.587-589 and the Internal Revenue Service. In this document, Entities refers to any and all of the separate CentraCare entities.

CentraCare adopts the following Policy/Procedure for:

- CentraCare - Benson
- CentraCare - Clinic
- CentraCare - Clinic Southwest
- CentraCare - Employees
- CentraCare - Long Prairie
- CentraCare - Melrose
- CentraCare - Monticello
- CentraCare - Paynesville
- CentraCare - Plaza Surgery Center
- CentraCare - Redwood
- CentraCare - Rice Memorial Hospital
- CentraCare - Sauk Centre
- CentraCare - St. Cloud Hospital
- CentraCare - Willmar Surgery Center

POLICY

CentraCare is committed to providing access to quality health care for the community it serves. Financial Assistance is offered to those in need of emergency medical care and medically necessary services. The Entities of CentraCare accept their social responsibility to care for patients regardless of the patient's ability to pay for services. As such, Entities will provide financial assistance to those who meet the guidelines listed below.

DEFINITIONS

Entity: In this document, Entity refers to any and all separate billing entities that comprise CentraCare

Cash Pay Services: A specially determined cost for a healthcare service provided to a patient who does not utilize payment for that service through any insurance carrier (whether company provided, individual or governmental) and who does not qualify for any other discounts.

GUIDELINES

FINANCIAL ASSISTANCE

- A. Entities will seek to identify patients who may qualify for financial assistance. Entities will provide financial assistance applications and the financial assistance policy to patients or their representatives and will guide them as needed. The application and policy also will be available on the CentraCare website for patients to download free of charge. The Entity will inform the patient how to apply for assistance, what information must be included with the application, and where to send the application. The Entities may request a copy of the patient's appropriate federal tax form, pay stubs, Social Security Income form, bank statements, notice of action forms, County Decision forms, unemployment forms, Public Assistance program forms, child support forms, disability forms, or pension forms. Based on the information contained in the application packet, a decision will be made on each case to determine if a patient qualifies for financial assistance utilizing the income grid attached below. CentraCare patients, who are eligible for Financial Assistance for emergent and medically necessary hospital care will not be charged more and will receive a discount. The discount is determined by using the Average Daily Billed (AGB) as outlined in the 501(r) regulation. Eligibility for financial assistance will not be based on age, gender, race, sexual orientation, or religious affiliation. All medically necessary services will be eligible for financial assistance. Services outlined in the [Cash Pay Services](#) policy are excluded from receiving financial assistance.
- B. Percentage of reimbursement per AGB:

Facility	Reimbursement percent
Benson	64%
Long Prairie	56%
Melrose	49%
Monticello	51%
Paynesville	55%
Sauk Centre	57%
St. Cloud Hospital	41%
Redwood Falls	59%
Rice Memorial Hospital	45%

- C. Applying for Financial Assistance
1. To apply for financial assistance, patients must submit a complete application (including supporting documents) via MyChart, email to financialassistance@centracare.com, in person to any CentraCare entity, or by mail to CentraCare, Attn: Patient Financial Services, 1406 6th

Ave North St. Cloud, MN 56303.

2. Applications can be accessed online at <https://www.centracare.com/pricing-financial-assistance/> and requested via email: BillingandPaymentInquiries@centracare.com or in person at any CentraCare entity.

D. Eligibility

1. To be considered eligible for financial assistance:
 - a. A completed application and all supporting documents showing proof of income must be received. Individuals should be prepared to supply the following documentation:
 - i. A copy of the most recent 1040 Federal tax return is required, if available
 - a. If your income or employment has changed, you will need to provide proof of your most recent full calendar months' wages.
 - ii. Copy of your most recent bank statement for the applicant (and spouse if applicable)
 - iii. Social Security Award letter or Form SSA 1099 - Social Security Benefit statement
 - iv. Pension benefit letter
 - v. Information regarding insurance coverage for all patients on the application. (If applicable patients may be referred for screening for Medical Assistance coverage)
2. Patients must cooperate with CentraCare to explore alternative means of assistance, if necessary, including Medicare and Medicaid. Patients will be required to provide necessary information and documentation when applying for financial assistance or other private or public payment programs.
3. Exhaust all efforts with all third-party insurance.
4. Must follow the rules of their insurance policy which includes responding to all requests within the time frames allowed.
5. CentraCare determines eligibility for financial assistance based on household income and assets.
 - a. If a family has total liquid assets (those convertible to cash) in banking accounts, second homes/land, recreational vehicles, and retirement totaling more than \$500,000 they are not eligible for Financial Assistance.
 - b. If liquid assets are >\$300,000 expenses must be reported and will be evaluated. If the debt/income ratio is < 45% the applicant is ineligible.
6. For this policy, a family is:
 - a. A married couple and any dependents, as defined by IRS guidelines.
 - b. An individual with dependents as defined by IRS guidelines.
 - c. An unmarried person with no dependents.
7. Federal poverty guidelines with family income limit for eligibility for free care
 - a. 175% of hospital entities
 - b. 100% for clinic entities
8. Federal poverty guidelines with family income limit eligibility for discounted care
 - a. 250% in hospital entities
 - b. 200% in clinic entities and Nursing Home facilities

E. Presumptive Eligibility

1. If patients fail to supply sufficient information to support financial assistance eligibility, CentraCare may refer to or rely on external sources and/or other program enrollment resources to determine eligibility when:
 - a. Patient is homeless.
 - b. Patient is eligible for other state or local assistance programs.
 - c. Patient is eligible for food stamps or a subsidized school lunch program.
 - d. Patient is eligible for a state-funded prescription medication program.
 - e. Patient's valid address is considered low-income or subsidized housing.
 - f. Patient receives free care from a community clinic and is referred to hospital for further treatment.
2. Financial Assistance Income Guidelines can be found at:

- a. <https://www.centracare.com/documents/financial-assistance/Income-Grid-Clinics-and-Hospitals.pdf>
 - b. Or by calling CentraCare Patient Financial Services at 1-320-255-5613
- F. Collection actions will not be initiated while the patient's financial assistance application is Pending.
- G. It is the policy of CentraCare that once an account receives 100% financial assistance, all collection effort is terminated. If a patient receives less than 100% financial assistance, full payment of the remaining balance will be requested. It is the patient's responsibility to pay the remaining balance. If the patient cannot pay the remainder in full, the patient will be offered a reasonable payment plan or extended interest-free financing through an outside financing program.
- H. Financial Assistance can be denied for the following reasons:
1. Income above guidelines.
 2. Failure to apply for third-party payments including Medical Assistance, Minnesota Care, and Medicare. If the patient has insurance or Medicare coverage, he/she is not required to apply for Medical Assistance.
 3. Fraudulent application.
 4. Service is an elective or cosmetic procedure, cash pay service, or retail pharmacy service as outlined in the [Cash Pay Services](#) policy.
 5. The patient has not cooperated in providing the requested information to the insurance company to resolve claims.
 6. Incomplete application, reapplication is allowed.
 7. Assets above guideline

ADDITIONAL DISCOUNT FOR PATIENTS WITH ANNUAL HOUSEHOLD INCOME BELOW \$125,000

- A. Qualifications:
1. Annual household income must be under \$125,000 but above the income guidelines for the financial assistance program.
 2. Services received in a CentraCare hospital department.
 3. The patient is uninsured, or the service is determined to be non-covered by insurance
- B. Applying for the Additional Discount program.
1. To apply for the additional discount program, patients must submit a complete Income Verification Form (including supporting documents) via email to financialassistance@centracare.com, in person to any CentraCare entity or by mail to CentraCare, Attn: Patient Financial Services, 1406 6th Ave North St. Cloud, MN 56303.
 2. Income Verification Forms can be accessed online at <https://www.centracare.com/pricing-financial-assistance>, requested via email at: BillingandPaymentInquiries@centracare.com or in person at any CentraCare entity.
- C. Eligibility:
1. To be considered for this program:
 - a. A completed Income Verification Form and all supporting documents showing proof of income must be received. Individuals should be prepared to supply the following documentation:
 - i. Copy of most recent 1040 Federal Tax Return (if you do not file, please provide a full month's pay stubs.
 - ii. Current Year Social Security Award/Benefit Letter
 - iii. Any additional monthly income proofs
 2. If it is determined that the household income meets financial assistance guidelines the patient will be asked to complete the additional information needed to be reviewed for that program. CentraCare is committed to processing the patient for the best possible program based on the information provided.
- D. Communication and Publicity of Financial Assistance Programs
1. The Financial Assistance Program Application or the Income Verification Form is given free of charge to all who request it. The Financial Assistance process is suggested to patients by

Entity patient financial services staff. The [Financial Assistance](#) Policy, the Financial Assistance Summary, the Financial Assistance Application, and the Financial Assistance Grid are available on the CentraCare.com website (<https://www.centracare.com/pricing-financial-assistance/>) in downloadable form that does not require any proprietary software. Further, any person may obtain a copy of the [Financial Assistance](#) policy and/or summary, the Financial Assistance Application, and the Financial Assistance Grid via mail free of charge simply by asking the Entity's patient financial services department to mail such documents. Phone numbers to obtain such documents are included in signage, letters, and on the website. Documents are available in English and in the primary language of any population that comprises more than 5% of the community.

2. Eligible individuals are not charged more than the amounts generally billed (Average Generally Billed as described in the 501r regulations) for emergency or other medically necessary care.
3. A plain language summary of the financial assistance policy and the application and grid is available on the CentraCare website and at any of the Entity locations.
4. Billing statements and notifications to patients for patient liability amounts contain information regarding the availability of financial assistance and how to obtain it.
5. Any collection phone calls that are made by either Entity staff or collection agency staff include informing the patient about the ability to obtain financial assistance.
6. Entity registration areas, including the Emergency Room, post signage on the availability of financial assistance and a phone number where the patient can obtain additional information on financial assistance.
7. Information regarding the financial assistance policy is distributed to local agencies that address the health needs of the poor.
8. Community members may obtain a free written summary of Financial Assistance Communication measures by contacting CentraCare at (320) 255-5622.
9. CentraCare collaborates with agencies that serve lower-income clients to communicate the financial assistance policy to those clients whom the agency serves. CentraCare has a separate Billing and Collection Policy that is also available to the public by requesting the policy from the Entity Patient Financial Services Office.