



**NavicentHealth**  
*Everything about us is all about you.*

## **Patient Information for Financial Assistance**

The Financial Assistance Policy (FAP) of the Medical Center Navicent Health (NAVICENT HEALTH) illustrates our commitment to our patients and the community we serve in providing world class care before, during and after treatment is received regardless of their ability to pay. Our mission is to provide timely and appropriate financial assistance when patients meet the guidelines provided. The Medical Center of Navicent Health offers financial assistance to eligible individuals and families who are uninsured, underinsured, ineligible for a government program or otherwise unable to pay for medically necessary care. Based on your financial need, either reduced payments or free care may be available. Patients, or the person legally responsible for their bill, may request financial assistance in regards to their obligation at any time before or during the billing process. Patients, or the person legally responsible for their bill, may meet guidelines for full or partial assistance. Once the application and evaluation process has been completed, patients, or the person legally responsible for their bill will be advised of the assistance determination. Those patients who do not qualify for financial assistance will be billed in accordance with NAVICENT HEALTH policy as a means of making arrangements for payments or obtaining payment in full. Collection activity is conducted within the applicable rules and laws governing patient collections.

**Patients requiring emergency or urgent medical care and pregnant women in active labor shall be treated without regard to their ability to pay in accordance with all applicable Federal regulations (Emergency Medical Screening, Stabilization, Treatment, and transfer).**

As further described below, this Financial Assistance Policy:

- Includes eligibility criteria for Financial Assistance.
- Describes the basis for calculating amounts charged to patients eligible for Financial Assistance under this Policy.
- Limits the amount that Navicent Health will charge for emergency or other Medically Necessary care provided to individuals for Financial Assistance to no more than the amount generally billed to insured patients by Navicent Health as defined in this policy.
- Describes the method by which patients may apply for Financial Assistance.
- Describes the Navicent Healthcare Collection Policy.

## **Definitions: As used in this Policy, the following terms have the meanings as set forth below:**

1. **Navicent Healthcare** – includes all entities where patient care is rendered under Navicent Healthcare ownership or working under management agreements.
2. **Financial Assistance** - Free or discounted health services provided to individuals who meet Navicent Health's criteria for Financial Assistance and are unable to pay for all or a portion of the Medically Necessary services provided by the facility.
3. Financial Assistance includes:
  - a. **Free Care** – Free care is available when the household income of a patient and/or Guarantor income is equal to or less than 125 percent of the current Federal Poverty level
  - b. Discounted Financial Assistance – Financial Assistance discounts may be available when the household income of a patient and/or Guarantor is greater than 125 percent
4. **Emergency Medical Conditions** – Defined within the meaning of section 1867 of the Social Security Act (42 U.S.C. 1395dd). An emergency medical condition is defined as "a condition manifesting itself by acute symptoms of sufficient severity (including severe pain) such that the absence of immediate medical attention could reasonably be expected to result in placing the individual's health [or the health of an unborn child] in serious jeopardy, serious impairment to bodily functions, or serious dysfunction of bodily

organs."

5. **Medically Necessary** – Health care services that a Physician, exercising prudent clinical judgment, would provide to a patient for the purpose of evaluating, diagnosing or treating an illness, injury, disease or its symptoms, and that are:
  - a. in accordance with the generally accepted standards of medical practice;
  - b. clinically appropriate, in terms of type, frequency, extent, site and duration, and considered effective for the patient's illness, injury or diseaseFor these purposes, "generally accepted standards of medical practice" means:
  - a. standards that are based on credible scientific evidence published in peer-reviewed, medical literature generally recognized by the relevant medical community;
  - b. Physician Specialty Society recommendations;
  - c. the views of Physicians practicing in the relevant clinical area; and
  - d. any other relevant factors.
6. **Eligible Services** – Services eligible under this Policy include: (1) Emergency medical services provided in an emergency room setting, (2) non-elective services provided in response to life-threatening circumstances in a non-emergency room setting; and, (3) other Medically Necessary services. Eligible Services does not include elective, cosmetic or non-Medically Necessary services.
7. **Co-Payments, Coinsurance and Deductibles** – The amount determined by the patient's insurance policy as being due from the patient and/or any Guarantor. This amount is normally a required payment due from the patient or Guarantor by contract.
8. **Guarantor** – Individual other than the patient who is responsible for payment of the patient's bill.
9. **Patient Liability** – Patient Liability is the amount owed by the patient and /or Guarantor after application of all insurance benefits. If the person is a 100% self-pay patient and does not qualify for Financial Assistance, the balance will be discounted.
10. **Amounts Generally Billed Percentage** – The percentage of Medicare gross reimbursement divided by total allowable charges according to the Provider Statistical and Reimbursement Report (PS&R) issued by Medicare. The AGB percentages calculated will be updated October 1 each year and remain in effect until September 30 of the following calendar year.
11. **Amounts Generally Billed** – The amount charged to all patients meeting the eligibility criteria under this Policy before any discounts are applied. Amounts Generally Billed (AGB) will be calculated by multiplying gross charges for any eligible service by the appropriate AGB percentage as defined above.
12. **Presumptive Eligibility** – Prior to the issuance of the second post discharge billing statement, all uninsured patient accounts will be reviewed using predictive analytics to estimate the Household Income of the patient/guarantor. If the estimated Household Income is equal to or less than or equal to 125% of Federal Poverty Guidelines, the patient shall not be required to pay for their care.
13. **Income** – Completion of Navicent Health Financial Assistance Application is required in order to qualify for Financial Assistance based on income.

### **Financial Assistance Application Guidelines:**

All requests for Financial Assistance must be submitted using Navicent Health's Financial Assistance Application. The Application must be completed in its entirety and all supporting documentation attached to the Application.

1. This Policy describes the manner in which patients will be notified about the Financial Assistance available and this Policy. The notification period ends on the 120th day after Navicent Healthcare issues the first post-discharge billing statement to the patient. If, by the end of this 120 day period the patient has not submitted a Financial Assistance Application, Navicent Health may begin collection actions against the patient. The application period during which Navicent Health will accept and process a Financial Assistance Application ends on the 240th day after Navicent Health issues the first post discharge billing statement to the patient.
2. Falsifying information on the Application will be grounds for denying or revoking Financial Assistance. Falsifying an Application includes, but is not limited to, failure to disclose assets.
3. Applicant shall identify all known third party payment sources for services rendered. Applicant shall cooperate with Navicent Health in filing of claims and collection of reimbursement from all third party payment sources. Failure to cooperate will be grounds for denying Financial Assistance.
4. Applicant shall cooperate in applying for assistance from other sources for which they may be eligible, such as Medicaid, State Cancer Aid, Victims of Crime and other programs. Failure to cooperate will be grounds for denying Financial Assistance.

## Financial Assistance Information

To request an application for financial assistance and a copy of the detailed financial assistance policy, please contact the NAVICENT HEALTH financial assistance team at 478-633-1130 or 478-633-7019. A copy of this summary, the financial assistance policy, required documentation and the application forms are available in English and Spanish or through the NAVICENT HEALTH website at: <http://www.navicenthealth.org>

If you want more information or have questions about the process, please call the financial assistance team at 478-633-1130 or (478) 633-7019. A member of the financial assistance team will be happy to assist you.

You may also visit the financial assistance office located at the Central Business Office, 2490 Riverside Drive, Macon GA 31204 or the Main Campus of NAVICENT HEALTH at 777 Hemlock St, Macon GA 31201.

Financial Counseling services are also provided in, but are not limited to, the following points of service:

- Pre-Access Center
- Patient hospital rooms
- The Patient Account Advisor Office located on the main campus of NAVICENT HEALTH
- Direct contact with patients or their families/friends
- Emergency Room & Trauma Center, upon request
- Billing and Collections
- Other entities within the Navicent Health System.

Scheduled, elective visits or admissions are subject to NAVICENT HEALTH policy and will be analyzed by the Pre-Access Center and/or the Patient Account Advisor. If the patient does not appear to be eligible for any type of assistance, the Pre-Access Center staff will notify the patient and discuss pre-service payment options, if applicable. If eligibility is not determined at the time of service, the financial assistance team will review for potential classification (i.e. State Medicaid, Social Security Disability, Indigent/Charity, or any other third party assistance program).

All uninsured patients presenting to a registration area will receive a copy of the Patient Information for Financial Assistance document. A copy of the document will also be readily available to anyone making the request.

## Eligibility Criteria for Financial Assistance

You may be eligible for financial assistance if you:

- Have limited or no health insurance
- Are not eligible for government assistance (for example, Medicare or Medicaid)
- Can show you have financial need
- Provide NAVICENT HEALTH with necessary information about your household finances

Uninsured patients may request financial assistance at any time during pre-registration, registration, inpatient stay, or throughout the course of the billing and collections cycle by requesting and completing an application for financial assistance. All uninsured patients with income less than Federal Poverty Guidelines for their family size may qualify for financial assistance. NAVICENT HEALTH also employs PARO to assist in determining whether patient meets criteria for financial assistance.

## Information Required to Complete an Application for Financial Assistance:

- Completed Application for Financial Assistance
- Proof of income (most recent complete tax returns, check stub, etc.)
- Statement of Support (if no income reported)
- Proof of resources (i.e. bank statements, money market account statements)
- Additional documentation based on information provided during the screening process with a Patient Account Advisor

Once a completed application is reviewed, a decision will be made and the patient/applicant will be notified in writing of the decision.

The Financial Assistance department at NAVICENT HEALTH is responsible for making eligibility determinations based on the documentation provided through the application process. Patients may contact the Financial Assistance department with questions on eligibility determinations by calling (478) 633-1130 or (478) 633-7019.

- If approved for Financial Assistance, the patient will receive discounted or total write-off.
- If denied Financial Assistance, the patient may receive a discount in accordance with self-pay fee schedule for the services provided.

### Returning your application

Your application can be given directly to a Patient Account Advisor. They are located on the main campus of NAVICENT HEALTH, first floor of the main building. You can also mail your completed application form and copies of your proof of income materials to: NAVICENT HEALTH Financial Assistance, 2490 Riverside Drive Macon, GA 31204.

Your application must include copies of any documents that apply to you (see above). Please attach copies, not originals, as NAVICENT HEALTH will not be liable for the return any document sent with the application. If any of the documents are missing, it will delay processing of your application and could result in your account being sent to a collection agency.

### Notification of Request for Additional Information or Denial

Financial Assistance will not be denied based solely upon an incomplete application initially submitted. Most common types of documentation needed are referenced above. NAVICENT HEALTH will contact patients or financial guarantors via mail to notify of additional documentation requirements. Patients will have 14 business days to return additional information.

- If patient fails to provide all requested documentation or fails to assist NAVICENT HEALTH vendors in obtaining appropriate available coverage, application for financial assistance may be denied and the patient would receive the self-pay discount as appropriate.
- In addition, collection actions may be taken in the event the patient fails to respond or provide the additional information as requested.

### Notification of Approval

NAVICENT HEALTH will contact the patient via mail to notify of approval for the financial assistance program. This notice will include the steps a patient may take to obtain information about how their co-pay (if applicable) was determined as well as information confirming that the co-pay is not more than the Amounts Generally Billed described below. If a patient has already established a payment plan or made payments on their account, and was subsequently approved for financial assistance, any payments over the co-pay amount will either be applied to other outstanding accounts, or refunded to the patient if no other outstanding accounts exist. If an approved patient has had extraordinary collection actions, NAVICENT HEALTH will take all reasonably available steps to reverse the actions taken upon eligibility approval.

### Calculation of Amounts Charged to Patients

NAVICENT HEALTH does not bill uninsured patients for patient liability amounts more than the amounts generally billed to other insurance providers. NAVICENT HEALTH uses the look back method to determine the Amounts Generally Billed (AGB) to patients whom qualify for financial assistance. That means that NAVICENT HEALTH reviews the actual past claims paid to the hospital by private health insurers paying claims to the hospital to establish a percentage of total charges to be discounted annually. NAVICENT HEALTH will not bill a financial assistance eligible person more than the AGB rate.

- Uninsured patients will receive a discount. For a detailed description of how NAVICENT HEALTH determined this percentage, please contact our Financial Assistance team. NAVICENT HEALTH will mail the patient a copy of the information, free of charge.
- NAVICENT HEALTH does not bill or expect payment of gross/total charges from individuals for medically necessary treatment or services.

### Publication of policy

NAVICENT HEALTH will take the following measures to make its Financial Assistance Policy available to the public, free of charge.

- Provide free copies of the FAP policy at access points in the facility.
- Post the policy and a financial assistance application on the NAVICENT HEALTH internet page at [www.NAVICENTHEALTH.org](http://www.NAVICENTHEALTH.org).
- Include in the annual Community Benefit Report.
- Provide/mail copies, when a request is made by phone to Financial Advisors, Billing, Collections, or Customer Service teams.

The Financial Assistance summary document and application will also be provided in Spanish, free of charge, when requested. Spanish versions will also be posted on the NAVICENT HEALTH internet site.

### Patient Billing Notices & Timeframes

The patient's first statement will reflect totals charges, adjustments, payments and balance due. Uninsured patients have 120 days from the date of the first statement to respond. The account will not be referred to external collections for follow up until that time has expired. Patients will be allowed to request financial assistance up to 240 days from the date of first statement, or at any time during the collection process.

### Patient Collections

NAVICENT HEALTH makes reasonable efforts to ensure that patients are billed for their services accurately and timely. NAVICENT HEALTH will attempt to work with all patients to establish suitable payment arrangements if full payment cannot be made at the time of service or upon delivery of the first patient statement.

NAVICENT HEALTH has established a self-pay fee schedule to consistently discount uninsured patient bills. The self-pay fee schedule is based on the discount NAVICENT HEALTH negotiates with its managed care payers.

### Statements and Collection Letters

Patients/Guarantors will receive two statements and two collection letters sent the 30<sup>th</sup> day from prior mailing. All statements will inform patents/guarantors of their ability to apply for Financial Assistance.

### Phone Calls

Patient/Guarantors will may receive multiple phone calls requesting payment in full or payment arrangements be made. These call will generally start 28 days after the first statement. The calls will comply with all Federal Regulations and are an attempt to collect a debt.

### Extraordinary Collections Actions

NAVICENT HEALTH contracts with Hollis Cobb for its bad debt patient and/or guarantor collection processes. Accounts are subject to the following extraordinary collection actions, but only after the above timeframe have expired:

- Placement with collection agency
- Hospital liens for accounts involved in litigation that could result in a financial judgment for the patient

If during the course of collections follow up, a patient or guarantor requests financial assistance or indicates that they are uninsured and cannot pay for their care, they will be referred to the NAVICENT HEALTH Financial Assistance team to be screened for potential program eligibility. If the Financial Assistance team determines a patient may be eligible for assistance, collection activity will continue until the patient returns the appropriate application. Once the application is received, regardless of completeness, all further collection activity will be stopped pending a decision from the financial assistance team on program eligibility.