**CenterPointe Hospital**

Section: Financial Assistance Effective Date: 3/7/17

Subject: Financial Assistance Adjustments Revision Date: 7/16/18

CenterPointe Health System is committed to providing financial assistance to persons who have healthcare needs and are uninsured, underinsured, ineligible for a government program, or otherwise unable to pay, for medically necessary care based on their individual financial situation.

**Policy:**

For the purposes of this policy, financial assistance and/or charity care refers to healthcare services provided by CenterPointe Health System at a discounted rate. If a patient is covered by Medicaid, their spend-down amount is considered an ability to pay. A patient/guarantor’s ability to pay may be moderated by the CenterPointe sliding fee scale, based upon their income and potentially debt to income.

**Eligibility Criteria and Amounts Charged to Patient**

Financial assistance/charity care is based upon the completion of the Financial Assistance Application. An individual's failure to comply with our documentation request may be excluded from consideration.

Completion of the Financial Assistance Application will include but may not be limited to:

Demographic Information
Sources of income
Monthly earnings from employer
Total household income
Monthly expenses
Asset and liability information
Proof of income (current tax returns, current pay stubs, current bank statements)

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. In order for debt to be considered and deducted from income the Financial Worksheet must be completed and documents supporting must be supplied.

Eligible individuals include a patient who does not have insurance and a patient who does have insurance but is underinsured. Patient must cooperate with any insurance claim submission and exhaust their insurance or potential insurance coverage before becoming eligible for financial assistance. The basis for the amounts CenterPointe Health System will charge patient qualifying for financial assistance is as follows:

* The minimum criteria for full (100 percent) charity write-off will be 200 percent of the most recent Federal Poverty Income Guidelines.

* Minimum criteria for partial write-offs will be to grant patient earning between 201 and 400 percent of the Federal Poverty Income Guidelines some level of discount depending on the circumstances in each case.

* CenterPointe Health System policy may allow write-offs to patient with income levels over 400 percent of the Federal Poverty Guidelines.

Emergency services will be provided to all patients, without regard to their ability to Pay.

Non-emergent services will be provided to members in accordance with their payer’s benefit plan and/or contractual agreement with CenterPointe Health System. A patient may receive services outside of their pre-defined benefit plan, as long as they assume 100% of the fee assessment.

*Source*: CenterPointe Hospital. Used with permission.