

<b>Ortonville- Ortonville Area Health Services: Operations:</b>	<b>Financial Assistance Program</b>
	<b>APPROVED BY: CFO</b>
<b>DATE REVIEWED/REVISED: 02/19/2019</b>	<b>FORMULATED BY: INS &amp; BILLING SUPV</b>

**POLICY:**

1. It is the mission of the facility to provide care to patients in need regardless of their ability to pay.
2. Upon admission and per our policies, OAHS will be discussing with patients their payment options. A notation will be made if patient indicated an inability to meet any of the OAHS payment options. Patients that cannot meet (OAHS payment options) criteria should be considered for the Financial Assistance Program prior to initiating any collection activity.
3. After discharge, a patient account will be followed according to prescribed accounts receivable management procedures. Should it appear that the patient is unable to pay the account in full, a determination will be made to see if they can afford a lower payment plan or might possibly be a candidate for the Financial Assistance program. If the patient is a potential candidate for the program, we will request documentation of their current financial situation.
4. The criteria for this program will minimally follow the Federal Poverty Income Guidelines. Those individuals whose income and asset values fall below the minimum criteria would first be referred to Family Services to see if they are eligible for assistance. If not eligible for medical assistance, then the patient may be eligible for a reduction of OAHS medical bills. Criteria is listed below:

**PROCEDURE:**

1. Must meet income guidelines on this graph:

Family Size	Less Than	ANNUALIZED GROSS WAGES / INCOME					
		From	To	From	To	From	To
1	12,490	12,490	15,737	15,738	19,830	19,831	24,988
2	16,910	16,910	21,307	21,308	26,848	26,849	33,829
3	21,330	21,330	26,876	26,877	33,865	33,866	42,671
4	25,750	25,750	32,445	32,446	40,882	40,883	51,513
5	30,170	30,170	38,014	38,015	47,899	47,900	60,354
6	34,590	34,590	43,583	43,584	54,916	54,917	69,196
7	39,010	39,010	49,153	49,154	61,934	61,935	78,038
8	43,430	43,430	54,722	54,723	68,951	68,952	86,879
9	47,850	47,850	60,291	60,292	75,968	75,969	95,721
10	52,270	52,270	65,860	65,861	82,985	82,986	104,563
Fin Asst Adjustment	100%		70%		50%		30%
Patient Share			30%		50%		70%
			1.26		1.26		1.26

**THOSE BELOW THE BASE LEVEL ARE ENTITLED TO A 100% STEP-UP ADJUSTMENT.**

Above are the revised qualification levels for the Financial Assistance Program. It was updated using the January 2019 Federal Poverty Guidelines. It allows for discounts for families with earnings up to 200% of the federal guidelines which is consistent with information received from the Minnesota Hospital Association.

Shane Ayres, CFO  
OAHS

2. Assets Value – Minimum Equity Allowances
  - a. One person - \$5,000 and one vehicle of any value.
  - b. Two persons - \$10,000 and one vehicle of any value.
  - c. Add \$5,000 for each additional person.
3. Financial Assistance Program approval will require the patient's cooperation by completing a Financial Assistance Program application. The patient/guarantor may be denied Financial Assistance Program assistance if they do not cooperate in seeking other financial assistance prior to consideration for the program.
4. Financial Assistance applications are submitted to OAHS' business office. Approval or denial of this application will be granted within 1 month once all aspects of the application are met. The Chief Financial Officer is authorized to approve or deny these applications.
5. Written notification of qualification determination will be provided to the patient/guarantor within one month of OAHS receiving a completed application and verification.
6. Program applicants will not be denied financial assistance based on race, creed, sex, national origin, handicap, age, or ability to pay.
7. Financial assistance adjustments will not apply to elective services.
8. Financial assistance adjustments will not be applied to any accounts until payment plan is set up and first payment is received.

**EFFECTIVE:** 5/93

**REVISED:** 6/00, 4/01, 3/04, 1/05, 9/05, 3/06, 3/08, 8/12, 09/13, 01/14, 10/14, 3/15, 01/18 KR, 02/19 kr

**REVIEWED:**