

<b>Title: Financial Assistance Policy</b>	<b>Policy Number: ADM-FIN-421</b>
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**POLICY:**

**Lakeview Hospital** is committed to providing quality medical care to our patients, including those in need of financial assistance. As a result, our Financial Assistance Policy (referred to as “FAP” or “Policy”) is available to uninsured or underinsured patients based on the patient’s ability to pay for emergency and other medically necessary care. Our Policy is available to provide episodic help; it is not meant to provide long-term, free or discounted care. An application for financial assistance is valid for 6 months. Our Policy sets forth and describes eligibility criteria, how we calculate discounts, how to apply for financial assistance, the providers delivering care in our Hospital, and our emergency medical care policy. Patients can obtain free copies of this Policy and the financial assistance application form in person at all patient registration locations. For additional information or questions about the application process, or to request copies by mail, patients can contact our Patient Financial Services Department at 651-430-4533 or toll free 1-877-430-4533, or at 927 West Churchill St., Stillwater, Minnesota 55082 Free copies of this Policy, application form, and translations can be accessed at:

<https://www.healthpartners.com/care/hospitals/lakeview/patient-guest/patient-information/financial-support/>.

**PROCESS:**

**ELIGIBILITY CRITERIA:**

Lakeview Hospital has established the following eligibility criteria for patients to receive financial assistance:

- The patient and household members may be asked to provide evidence that they have been or would be denied government benefits, such as Medicaid. Denial of benefits letter(s) from the government may be requested.
- The patient must fully exhaust any available government assistance programs and any available health insurance benefits.
- The patient must complete the hospital’s Financial Assistance Application and supply all requested documentation.
- The patient’s eligibility for free or discounted care will be based on household income, family size, and [other factors, ex. Assets] as follows:
  - Patients must supply documentation of household assets such as cash and other liquid assets in order for application to be reviewed.
  - Liquid assets include cash property that can be easily converted to cash, such as savings and checking accounts, stocks, bonds, certificates of deposit, life annuities and money market accounts. Retirement funds (e.g. 401K, IRA accounts and deferred annuities) are excluded from liquid assets. Documentation of liquid assets may be requested.
  - Liquid assets in excess of \$20,000 are included in the income calculation.
  - The Hospital provides assistance to all uninsured and underinsured patients whose family income is less than or equal to 200% of the Federal Poverty Level (FPL). Patients meeting this criteria will receive a 100% financial assistance discount.
  - Patients with a household income and family size that place them above 200% of the FPL will receive partial financial assistance based on the following table:



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**Financial Assistance Discount Table**

Family Size	Federal Poverty Income Level (FPL)	% FPL	Family Gross Income Discount	Discount%
1	\$ 12,880	100%	12,880	100%
		200%	25,760	100%
		225%	28,980	75%
		250%	32,200	50%
		275%	35,420	25%
2	\$ 17,240	100%	17,240	100%
		200%	34,580	100%
		225%	38,790	75%
		250%	43,100	50%
		275%	47,410	25%
3	\$ 21,720	100%	21,720	100%
		200%	43,440	100%
		225%	48,870	75%
		250%	54,300	50%
		275%	59,730	25%
4	\$ 26,200	100%	26,200	100%
		200%	52,400	100%
		225%	58,950	75%
		250%	65,500	50%
		275%	72,050	25%
5	\$ 30,680	100%	30,680	100%
		200%	61,360	100%
		225%	69,030	75%
		250%	76,700	50%
		275%	84,370	25%
6	\$ 35,160	100%	35,160	100%
		200%	70,320	100%
		225%	79,110	75%
		250%	87,900	50%
		275%	96,690	25%
7	\$ 39,640	100%	39,640	100%
		200%	79,280	100%
		225%	89,190	75%
		250%	99,100	50%
		275%	109,010	25%
8	\$ 44,120	100%	44,120	100%
		200%	88,240	100%
		225%	99,270	75%
		250%	110,300	50%
		275%	121,330	25%



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## HOW TO APPLY FOR FINANCIAL ASSISTANCE:

1. Patients must complete the Financial Assistance Application and provide appropriate income verification(s) in person or mail to: **Lakeview Hospital, PFS Department, PO BOX 311, Stillwater, Minnesota, 55082.**
2. Patients may also fax completed applications and appropriate income verification(s) to Patient Financial Services at 651-430-8591.
3. Appropriate household income verification(s) must be provided which include a copy of the most recent, current Federal 1040 tax return, last 60 days of pay stubs, and/or benefit letter for Social Security, unemployment or disability benefits and alimony agreement documentation.
4. The application can be printed from our website at <https://www.healthpartners.com/care/hospitals/lakeview/patient-guest/patient-information/financial-support/> or patients can obtain a copy by calling Patient Financial Services at 651-430-4533. We are open Monday – Friday 8:00 a.m. to 4:30 p.m.
5. Patients may contact Patient Financial Services at 651-430-4533 with questions about the application or to arrange/schedule an appointment with a Financial Counselor
6. Designated staff in Patient Financial Services are available to assist patients by phone or in person with completing a FAP application. Patients may call the Department of Human Service in the county they reside in for assistance in applying for government program such as Medical Assistance – for Minnesota residents can call 1-855-366-7873 and Wisconsin residents can call 1-608-266-1865.

Patients may contact Patient Financial Services at 651-430-4533 with questions about the application.

## FINANCIAL ASSISTANCE CALCULATION:

Lakeview Hospital calculates a patient's level of financial assistance as follows:

1. A patient eligible for financial assistance will not be charged more than amounts generally billed (AGB) to insured patients by the Hospital for emergency or other medically necessary care. Currently, the Hospital determines AGB by multiplying gross charges for any emergency or other medically necessary care provided to a patient eligible for financial assistance by an AGB percentage of 39% The Hospital calculated this percentage by dividing the sum of all its claims for medically necessary care allowed by health insurers during a prior 12 month period of January 1, 2020 through December 31, 2020, by the sum of the associated gross charges for those claims.

For example: Patient A has a \$10,000 hospital bill. Patient A is eligible for financial assistance. Lakeview will not charge Patient A more than \$3900 for the care related to that bill (10,000 X (AGB) .39).

2. If more favorable than the AGB discount described above, uninsured Minnesota patients may be eligible for a discount pursuant to Lakeview Hospital's agreement with the Minnesota Attorney General, calculated by applying the same percentage discount that would apply to the Hospital's highest revenue non-governmental payer. Currently, the Minnesota Attorney General discount is determined by multiplying gross charges for any medically necessary care by a percentage of 60%.



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## **PRESUMPTIVE ELIGIBILITY**

Lakeview Hospital may presumptively determine that a patient is eligible for financial assistance based on a prior eligibility determination or meeting certain circumstances for financial assistance, which include:

- Homelessness
- Medically necessary services not covered or payable under a Medicaid program or federal grant rendered to a qualified recipient
- Qualification and effective date for Medicaid subsequent to the service dates
- Deceased and no surviving spouse

Excluded services included elective services (cosmetic services or other non-medically necessary), as well as balances that should be paid by insurance, like Medicare, Medicaid, automobile, workers' compensation or liability insurance. Lakeview Hospital may choose to grant presumptive eligibility in rare or unusual patient situations not specifically set forth in this FAP. In making presumptive eligibility determinations, if the presumptive discount is not the most generous discount available, Lakeview Hospital will notify patients and give a reasonable amount of time for the patients to personally apply for financial assistance."

## **LIST OF PROVIDERS IN HOSPITAL**

Lakeview Hospital is required to list all providers, other than the Hospital itself, delivering emergency or other medically necessary care in the Hospital and specify which providers are covered by this Policy and which are not. This provider list is maintained in a separate document. Patients can view this document online by visiting <https://www.healthpartners.com/care/hospitals/lakeview/patient-guest/patient-information/financial-support/> or request a paper copy by contacting Lakeview Hospital's Patient Financial Services Department at 651-430-4529

## **EMERGENCY MEDICAL CARE POLICY**

Lakeview Hospital provides care, without discrimination, for emergency medical conditions to patients regardless of their ability to pay or eligibility for financial assistance. The Hospital prohibits any action(s) that discourage patients from seeking emergency medical care. Examples of prohibited conduct include: an employee or agent of the Hospital demanding that emergency department patients pay before receiving treatment for emergency medical care, or permitting debt collection activities that interfere with the provision of emergency medical care.

Lakeview Hospital shall comply with all applicable requirements of the Emergency Medical Treatment and Labor Act (EMTALA), including the provision of medical screening examinations, stabilizing treatment, and referring or transferring a patient to another facility when appropriate. Lakeview shall provide all emergency services in accordance with CMS conditions of participation

## **SEPARATE BILLING & COLLECTIONS POLICY**

The actions that the Lakeview Hospital may take in the event of nonpayment are described in a separate Billing & Collections Policy. A free copy of the Hospital's Billing & Collections Policy can be viewed and downloaded on our website at: <https://www.healthpartners.com/care/hospitals/lakeview/patient-guest/patient-information/financial-support/>.



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**Income Verifications:**

Approved language: *Appropriate household income verification(s) must be provided which include a copy of the most recent, current Federal 1040 tax return, last 60 days of pay stubs, and/or benefit letter for Social Security, unemployment or disability benefits and alimony agreement documentation.*

**Liquid Assets:**

Approved language: *Patients must supply documentation of household assets such as cash and other liquid assets in order for application to be reviewed. Liquid assets include cash property that can be easily converted to cash, such as savings and checking accounts, stocks, bonds, certificates of deposit, life annuities and money market accounts.*

*Retirement funds (e.g. 401K, IRA accounts, deferred annuities) are excluded from liquid assets. Documentation of liquid assets may be requested.*

*Liquid assets in excess of \$20,000 are included in the income calculation.*

**Medicaid denial proof/letter:**

Approved language: *The patient and household members may be asked to provide evidence that they have been or would be denied government benefits, such as Medicaid. Denial of benefits letter(s) from the government may be requested.*