

McCready Foundation

Community Benefits

Fiscal Year 2012



Heal. **Thrive.** Live.

201 Hall Highway, Crisfield, MD 21817

I. General Hospital Demographics and Characteristics

1. Table One

Bed Designation:	Inpatient Admissions:	Primary Service Area Zip Codes:	All other Maryland Hospitals Sharing Primary Service Area	Percentage of Uninsured Patients by County	Percentage of patients who are Medicaid Recipients by County
The McCready Foundation averaged six (6) licensed Medical/Surgical beds for FY 2012.	The hospital had 400 admissions and 1,365 total patient days in FY 2012.	21817 21838 21871	Peninsula Regional Medical Center (Wicomico Co.) and Atlantic General Hospital (Worcester Co.) provide secondary and tertiary care in the PSA.	According to the survey, "County Health Rankings" conducted through the Univ. of Wisconsin, 17% of Somerset County Residents are uninsured.	Approx. 16% Approx. 3,800 in County Approx. 777,500 in the State

2a. Describe in detail the community or communities the org serves

The McCready Foundation is located in Crisfield, Maryland in Somerset County. During fiscal year 2012, the facility was licensed for six medical/surgical acute beds and had 400 inpatient admissions. The majority of the patients seen at McCready live in Somerset County, but the hospital also serves Worcester and Wicomico counties in Maryland and the Eastern Shore of Virginia. Due to the low number of medical services available in the area, Somerset County is designated by the U.S. Department of Health and Human Services, Health Resources and Services Administration, as a medically underserved area. We are the closest and most convenient hospital available to those living in the remote crabbing/fishing communities of Smith and Tangier Islands in the Chesapeake Bay and we are the only facility able to provide access via boat.

Our community needs are assessed in a variety of ways. McCready's hospital staff members meet with local schools and health departments regularly to discuss health care needs in the local community. Each year, the McCready Foundation is involved with a consortium of area health care providers including all three area hospitals (McCready

Foundation, Peninsula Regional Medical Center and Atlantic General Hospital), local health departments, as well as area schools and other agencies. First, in 2005, the team developed a tri-county survey that was sent to Lower Shore residents. The results of this survey were used to identify health care needs in the tri-county area (Wicomico, Worcester and Somerset) and programs were developed in response to that survey. The study identified the following medical conditions to be the most prevalent in the community: **diabetes, heart and lung disease, cancer, obesity and metabolic syndrome**. A 2009 survey was conducted by the same stakeholders participating in the 2005 study to address any potentially new areas of concern in the community. In accordance with our findings McCready’s medical and nursing staffs worked with leadership to determine which community needs McCready could help address.

With the data from the 2009 survey driving the agenda, McCready’s hospital staff worked with the local health department on developing programs to identify the top areas of concern with residents in Somerset County. The McCready Foundation continues to offer a **heavily discounted community exercise program** for residents who want/need a comprehensive exercise program and facility in their community. There is also a very low-cost cardiac rehabilitation program monitored by a licensed ER tech for local patients whose physicians have prescribed the program to counteract risk factors or diseases such as heart disease, obesity and metabolic syndrome.

In fiscal year 2012, the McCready Foundation continued its work with the Somerset County health department to **identify medically indigent women in the community and provide them with free preventive women’s health services**. The program provides free mammograms, screening visits with a physician or mid-level provider and cancer removal surgery, if necessary. The program is partially funded through a grant received by the health department. Also in conjunction with the health department, McCready provides colorectal screenings (colonoscopies).

Somerset County Demo Snapshot

	<u>21817</u>	<u>County</u>	<u>State</u>
Population	5,333	26,470	5,828,289
% Bachelor’s Degree or higher	17.1%	14.4%	35.2%
Median HH income	\$36,035	\$35,621	\$69,193
% persons below poverty level	13.1%	18.6%	8.6%
Median value of housing units	\$87,000	\$85,000	\$239,802
% of residents in fair or poor health	N/A	25.4%	12.5%
Retail sales per capita (2007)	N/A	\$4,011	\$13,429

The following chart demonstrates many of the Community Benefits programs the McCreedy Foundation took part in during Fiscal Year 2012:

Title of CB Program	Total Benefit Provided (\$)	# of Persons Served
Blood Draws for Lab Corp	\$4,489 (labor only)	1009
Surgical Screenings (indigent population)	\$23,680	86
CB Tracking	\$4,203	N/A
Community Education	\$749	84
Community Fitness Program	\$34,190	171
Community Flu Shots	\$3,947	145
Disaster Preparedness	\$33,996	3,500
Student Training	\$82,681	16
Health Fairs (Screenings)	\$460	100
Personal Care (indigent population)	\$85,921	89
Medical and Financial Assistance	\$16,800	358
Charity Care	\$745,292	N/A

Please note: Per 2009 IRS 990H instructions, direct offsetting revenue does not include restricted or unrestricted grants or contributions that the organization uses to provide a Community Benefit. In fiscal year 2012, the McCready Foundation received two grants from Somerset County which the Foundation used to benefit the community, they included; funds for Colorectal Screenings and money for Mammography Screening.

Because there are no private physician practices in Crisfield or the surrounding area including the communities of Marion, Westover, Rumbly, Fairmount and other small towns along Route 413 (the highway from Route 13 to Crisfield on Tangier Sound), McCready Hospital operates an outpatient center which employs two internal medicine primary care physicians and a general surgeon. McCready also employs its own anesthesiologist.

With our physicians and visiting specialists, the hospital is able to provide care for the basic healthcare needs of local residents. There are no private general and specialty practices within 25 miles of McCready, so in order to better serve the local community, the Foundation works with visiting physicians in terms of using office space. These specialists include a podiatrist and three cardiologists, who see patients in Crisfield one to four times a month. McCready's emergency room is staffed with emergency physicians via a contract with the Emergency Service Associates Group (ESA).

Throughout the year and through a number of services, the McCready Foundation is proud to be a valued neighbor, friend and partner to Crisfield and the surrounding area. We look forward to continuing our current community based platforms and adding new programs as health care needs, technology and demographics change.



2b Describe in detail the community the organization serves.

Table Two

Community Benefits Service Area	Somerset County (primarily the southwestern zip codes of 21817, 21838, 21851)
Median HH Income within CBSA	According to 2009 U.S. Census Bureau data, the median household income for Somerset County is \$35,621
Percentage of HH's with income below the federal poverty guidelines within the CBSA	According to 2010 U.S. Census Bureau estimates 18.6% of Somerset County households live below the Federal poverty level.
Estimated percentage of uninsured people by County within the CBSA.	17% of Somerset County residents between the ages of 18 and 64 are uninsured according to the County Health Rankings conducted by the Univ. of Wisconsin.
Percentage of Medicaid recipients by County with CBSA	Approximately 16% of Somerset County residents are Medicaid recipients.
Life Expectancy by County within the CBSA	The average life expectancy in Somerset County is 76.6 yrs compared to a life expectancy found in the State of 78.1 yrs
Mortality Rates by County within the CBSA	Somerset County's mortality rate in 2009 was 1044 per 100,000 or about 1%.
Access to healthy foods, quality of housing and transportation within the CBSA.	Two grocery stores serve McCready's CBSA offering residents access to fresh foods. Two fast food restaurants are available in the CBSA. Housing is relatively affordable. Transportation remains an issue as limited public transportation is available in the CBSA.

II. Community Health Needs Assessment

The McCready Foundation will conduct a "Community Needs Assessment" in Fiscal Year 2013 in accordance with the Patient Protection and Affordable Care Act. McCready looks forward to working with PRMC and AHA in the area's CHNA. The process of obtaining survey data from community members has begun and the McCready Foundation has purchased the Healthy Communities database of information.

III. Community Benefits Administration

a. Does your hospital have a CB strategic plan?

Yes

No

b. What stakeholders in the hospital are involved in your hospital community benefit process/structure to implement and deliver community benefits activities?

i. Senior Leadership

1. CEO

2. CFO

3. Other (Pulmonary, Rehabilitation, Laboratory and Business Office)

ii. Clinical Leadership

1. Physician

2. Nurse

3. Social Worker

4. Other (Respiratory techs, physical, occupational and speech therapist)

iii. Community Benefit Department/Team

1. Individual (Shane Kelley, Marketing Director)

2. _____ Committee (please list members)

3. _____ Other (please specify)

c. is there an internal audit of the Community Benefits report?

Spreadsheet yes no

Narrative yes no

d. Does the hospital's Board review and approve the completed FY Community Benefit report that is submitted to the HSCRC?

Spreadsheet yes no

Narrative yes no

IV. Hospital Community Benefit Program and Initiatives

Identified Need	Hospital Initiative	Primary objective of the Initiative	Single or Multi year time period	Key Partners in Initiative	Eval Dates	Outcomes	Continuation of Initiative
Poverty among residents in CBSA	Medically indigent citizens	Prevent incidents of breast and colon cancers in Somerset Co (underserved residents)	Single year Fiscal 2012	Somerset County Health Dept/ Somerset Co.	7/1/2011-6/30/2012	Served 94 residents in CBSA	Will continue program next Fiscal Year
Poverty among residents in CBSA	Personal Care	Provide in-home care for CBSA residents who cannot leave home	Single year Fiscal 2012	Somerset County Health Dept/ Somerset Co.	7/1/2011-6/30/2012	Personal Care coordinator saw 89 people in their homes throughout year	Will continue program next Fiscal Year
Train future Doctors, therapists	Teaching Program	Provide training to area students. Encourage talent to stay local after graduation.	Single Year Fiscal 2012	N/A	7/1/2011-6/30/2012	Taught, monitored 16 students	Will continue program next Fiscal Year
Preventative Care	Flu Shot Drive	Prevent spread of Flu in CBSA	Single Year Fiscal 2012	N/A	7/1/2011-6/30/2012	Issued 145 flu shots	Will continue program next Fiscal Year

V. Physicians

The McCready Foundation is a primary care facility. We offer state-of-the-art primary care through our outpatient and rehabilitation centers. When we are unable to provide a patient with the level of care they require we discharge that patient to a facility, most often Peninsula Regional Medical Center, who can treat that patient's tertiary medical needs.

The McCready Foundation does not provide subsidies.

VI. Appendices

1. Charity Care

McCready Memorial Hospital posts its financial assistance/charity care policy along with necessary contact information in all patient care/registration areas. Upon admission, each patient also receives the same information about the program. Patients whom are uninsured or underinsured receive assistance with determining eligibility for governmental programs or the hospital's financial assistance program through one-on-one financial counseling, including assistance in filling out all necessary paperwork. In addition, self-pay patients whose balances remain unpaid after three consecutive billing cycles receive a financial assistance application with instructions and contact information in their final statement before being sent to collections. Every effort is made to try to identify and assist patients in receiving the financial assistance they need.

2. Mission, Vision, Value Statement

Our Mission:

"We are working to build a healthy community, one person at a time."

Our Vision:

McCready Foundation is a community organization providing high-quality, coordinated health care services; focusing on prevention, diagnosis, treatment, rehabilitation and long-term care.

Our Values:

We maintain the highest standards in providing effective, efficient and compassionate services either directly or through coordinated efforts with other local and regional healthcare providers.

McCready embodies the description “community” hospital in every sense of the word. We are located in the heart of a rural, somewhat isolated area where high-paying jobs are scarce and per-capita income is modest at best.

Nevertheless, each day our health-care team strives to provide appropriate care to those in need of hospital services, regardless of a person’s ability to pay. The McCready staff also strives to identify and address community needs on an ongoing basis.

Everything we do – providing acute, emergency, health-maintenance and elder care – is specifically geared with our hard-working neighbors always in mind. They and their families have counted on us for nearly nine decades.

We concentrate on the delivery of primary health care, and most of our resources are dedicated to that end. This focus has enabled us to embrace and carry out our mission of: “building a healthy community, one person at a time.” It is a true reflection of our vision and values.



Financial Assistance

McCready Foundation is committed to providing healthcare to all patients who need it – regardless of their ability to pay.

Need help paying your hospital bills?

Financial assistance is available based on federal guidelines for household income and family size.

Who is eligible for this program?

People with no health insurance or who are underinsured and meet the income criteria (see accompanying chart).

How do I apply?

You must complete a standard form known as the Uniform Financial Assistance Application, which are available from McCready associates who staff the hospital lobby. Or call our business office weekdays at **(410) 968-1049**.

The application includes questions about family income, the number of people in your household as well as your assets, monthly bills and expenses.

What documentation will I need?

- A copy of your most recent federal or state income tax return
- Proof of income from all sources for the most recent three-month period
- Award letters for unearned income, including pensions, Social Security or Veterans' benefits
- Documentation of ineligibility for Medicaid (*may be required*)

McCready will take steps reasonably necessary on your behalf to obtain assistance through Medicaid, Medicare or commercial insurance that might be available for payment of hospital charges. (*We can assist with the Medicaid application process.*)

NOTE: Free or reduced-care applies only to services provided and billed specifically by McCready Memorial Hospital and McCready Outpatient Services.

INCOME GUIDELINES

The McCready Foundation can arrange for financial assistance, on a sliding scale, to cover hospital services provided to patients who meet eligibility guidelines.

Annual income determines initial qualification. Figures are updated when federal guidelines are published. Here are the current income levels we follow:

Family size	100%	75%	50%	25%	Full pay
1	22,340	27,925	33,510	39,095	39,096
2	30,260	37,825	45,390	52,955	52,956
3	38,180	47,725	57,270	66,815	66,816
4	46,100	57,625	69,150	80,675	80,676
5	54,020	67,525	81,030	94,535	94,536
6	61,940	77,425	92,910	108,395	108,396
7	69,860	87,325	104,790	122,255	122,256
8	77,780	97,225	116,670	136,115	136,116

(Updated 3.27.12)

A family of four, for example, with a combined total household income of \$57,625 or less would be eligible for a 75% reduction in a patient's portion of his or her hospital bills.

Families with more than eight members should add \$3,920 for each additional member for the 100% discount.

Family: *A group of two or more persons related by birth, marriage or adoption residing together. All such related persons are considered members of one family.*



Edward McCready Memorial Hospital Patient Financial Information Sheet

McCready Hospital Financial Assistance Policy:

- This hospital provides emergency or urgent care to all patients regardless of ability to pay.
- You are receiving this information sheet because under Maryland law, this hospital must have a financial assistance policy and must inform you that you may be entitled to receive financial assistance with the cost of medically necessary hospital services if you have a low income, do not have insurance, or your insurance does not cover your medically-necessary hospital care and you are low-income.
- This hospital meets or exceeds the legal requirements by providing financial assistance based on family size and income. A family is defined as a group of two or more persons related by birth, marriage, or adoption who reside together; all such related persons are considered one family. Income refers to total annual cash receipts before taxes from all sources for all members of the family.
- All Maryland residents who are below 150% of the Federal Poverty Level for their family size and have less than \$10,000.00 in total assets shall qualify for free hospital care. For those above 150% of the FPL, reduced cost care is available based on a sliding scale. Details of the sliding scale are available with the Financial Assistance application or upon request.
- Applications are available from either the Business Office or the Financial Services office. Please contact the Admissions desk at extension 3411 or Financial Services at extension 3321 or stop by the Front Desk in the Main Lobby.
- All patients who qualify for financial assistance and fully cooperate with the application process including documentation of eligibility will be provided assistance. In order to better serve you the application must be completed thoroughly and proof of any and all income must be provided.

Patient's Rights and Obligations

Patient's Rights:

- Those patients that meet the financial assistance policy criteria described above may receive assistance from the hospital in paying their bill.
- If you believe you have wrongly been referred to a collection agency, you have the right to contact the hospital to request assistance (see contact information below).
- You may be eligible for Maryland Medical Assistance. Medical Assistance is a program funded jointly by the state and federal governments that pays the full cost of health coverage for low-income individuals (see contact information below).



Edward McCready Memorial Hospital Patient Financial Information Sheet

Patient's Obligations:

- For those patients with the ability to pay their bill, it is the obligation of the patient to pay the hospital in a timely manner.
- This hospital makes every effort to see that patient accounts are properly billed, and patients may expect to receive a uniform summary statement within 30 days of discharge. It is your responsibility to provide correct insurance information.
- If you do not have health coverage, we expect you to pay the bill in a timely manner. If you believe that you may be eligible under the hospital's financial assistance policy, or if you cannot afford to pay the bill in full, you should contact the Business Office promptly at (410)968-1200, extension 3321, to discuss the matter.
- If you fail to meet the financial obligations of this bill, you may be referred to a collection agency. In determining whether a patient is eligible for free, reduced cost care, or a payment plan, it is the obligation of the patient to provide accurate and complete financial information. If your financial position changes, you have an obligation to promptly contact the business office to provide updated/corrected information.

Contacts:

- If you have questions about your bill, please contact the hospital business office at: (410)968-1049. A hospital representative will be glad to assist you with any questions you may have.
- If you wish to get more information about or apply for the hospital's financial assistance plan, you may call Financial Services at (410)968-1200, ext. 3321 or download the uniform financial assistance application from the following links:
http://www.hsrc.state.md.us/consumers_uniform.cfm or
<http://mccreadyfoundation.org/documents/FinancialAssistanceForm.pdf>
- If you wish to get more information about or apply for Maryland Medical Assistance you may contact your local Department of Social Services by phone 1-800-332-6347; TTY: 1-800-925-4434; or internet www.dhr.state.md.us. Somerset County Department of Social Services may be reached at 410-677-4200.

Physician Services

Physician services provided during your stay will be billed separately and are not included on your hospital billing statement.



Edward McCready Memorial Hospital

Hoja de Información Financiera del Paciente

McCready Hospital de Política de Asistencia Financiera:

- Este hospital brinda atención de urgencia o de emergencia a todos los pacientes independientemente de la capacidad de pago.
- Usted está recibiendo este boletín de información porque en virtud de la ley de Maryland, este hospital debe tener una política de asistencia financiera y deberá informar a usted que usted puede tener derecho a recibir asistencia financiera con el costo de los servicios hospitalarios médicamente necesarios si usted tiene bajos ingresos, no tiene seguro, o su seguro no cubre su médicamente necesaria la atención hospitalaria y se le de bajos ingresos.
- Este hospital cumple o supera los requisitos legales por la prestación de asistencia financiera basada en el tamaño de la familia y los ingresos. Una familia se define como un grupo de dos o más personas relacionadas por nacimiento, matrimonio o adopción que viven juntos; todas esas personas que se consideran relacionados con una familia. Se refiere a la renta anual total de los cobros en efectivo antes de impuestos de todas las fuentes para todos los miembros de la familia.
- Todos los residentes de Maryland que están por debajo del 150% del Nivel Federal de Pobreza para su tamaño de la familia y cuentan con menos de \$ 10,000.00 en total de activos se beneficiarán de la asistencia hospitalaria gratuita. Para los más de 150% del FPL, la reducción de los costos de atención está disponible sobre la base de una escala móvil. Detalles de la escala están disponibles con la solicitud de asistencia financiera o previa solicitud.
- Las solicitudes están disponibles en cualquiera de la Oficina de Negocios de Servicios Financieros o la oficina. Por favor, póngase en contacto con el mostrador de admisión a la extensión 3322 o los servicios financieros en la extensión 3321 o pase por la recepción en el vestíbulo principal.
- Todos los pacientes que califican para asistencia financiera y cooperar plenamente con el proceso de solicitud, incluida la documentación de elegibilidad, se proporcionará asistencia. Con el fin de servir mejor a ustedes, la solicitud debe ser completada y la prueba a fondo de todos los ingresos se debe prestar".

Del paciente Derechos y obligaciones

Derechos del paciente:

- Los pacientes que cumplen los criterios de la política de asistencia financiera descrito anteriormente, puede recibir asistencia desde el hospital en el pago de su factura.
- Si usted cree que ha sido remitido por error a una agencia de cobros, usted tiene derecho a ponerse en contacto con el hospital para solicitar asistencia (véase la información de contacto más abajo).
- Usted puede ser elegible para Asistencia Médica de Maryland. Asistencia Médica es un

programa financiado conjuntamente por los gobiernos estatal y federal que paga el costo total de la cobertura de salud para personas de bajos ingresos (véase la información de contacto más abajo).

Obligaciones del paciente:



Edward McCready Memorial Hospital Hoja de Información Financiera del Paciente

- Para los pacientes con la capacidad de pago de su factura, es la obligación del paciente a pagar el hospital de manera oportuna.
- Este hospital ha realizado un gran esfuerzo para ver las cuentas que los pacientes estén debidamente facturados, y los pacientes pueden esperar recibir un resumen uniforme un plazo de 30 días de la aprobación de la gestión. Es su responsabilidad de proporcionar la información correcta de seguros.
- Si usted no tiene cobertura de salud, esperamos que usted pague la factura de manera oportuna. Si usted cree que usted puede ser elegible en el marco del hospital de la ayuda financiera de la política, o si no puede permitirse el lujo de pagar la factura en su totalidad, debe ponerse en contacto con la Oficina de Negocios de inmediato a (410) 968-1200, extensión 3321, para examinar la cuestión.
- Si no cumplen con las obligaciones financieras de este proyecto de ley, puede ser referido a una agencia de cobros. Para determinar si un paciente es elegible para la libre, la reducción de los costos de atención, o un plan de pago, es la obligación de proporcionar al paciente que precisa y completa información financiera. Si su situación financiera cambia, usted tiene la obligación de inmediato con la oficina de negocios para proporcionar actualización o la información corregida.

Contactos:

- Si usted tiene preguntas acerca de su factura, póngase en contacto con la oficina de negocios en el hospital: (410) 968-1049. Un representante del hospital estarán encantados de ayudarle con cualquier pregunta que usted pueda tener.
- Si desea obtener más información o aplicar para el hospital del plan de ayuda financiera, usted puede llamar a Phyllis en Oriente (410) 968-1200, ext. 3321 o descargue la aplicación uniforme de la asistencia financiera de los siguientes enlaces:
http://www.hsrc.state.md.us/consumers_uniform.cfm o
<http://mccreadyfoundation.org/documents/FinancialAssistanceForm.pdf>
- Si desea obtener más información o solicitar Asistencia Médica de Maryland puede ponerse en contacto con su Departamento local de Servicios Sociales por el teléfono 1-800-332-6347, TTY: 1-800-925-4434, o www.dhr.state.md.us. Somerset County Departamento de Servicios Sociales puede ser alcanzado en 410-677-4200.

Servicios Médicos

Médico de los servicios prestados durante su estancia se facturarán por separado y no están incluidos en su estado de cuenta del hospital.