

**ADVENTIST HEALTHCARE, INC.**  
**CORPORATE POLICY MANUAL**  
**Financial Assistance**

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**Effective Date:** 1/2008

**Cross Referenced:** Previously Financial Assistance Policy

**Reviewed:** 2/09, 9/19/13, 7/17

**Revised:** 10/09, 6/15/10, 3/2/11, 10/2/13, 2/1/16, 11/17, 12/20, 1/25

**Policy No:** AHC 3.19

**Origin:** PFS

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**SCOPE:**

This policy applies to the following Adventist HealthCare facilities: Shady Grove Medical Center, Germantown Emergency Center, White Oak Medical Center, Adventist Rehabilitation Hospital of Maryland, and Fort Washington Medical Center collectively referred to as AHC.

**PURPOSE:**

In keeping with AHC's mission to demonstrate God's care by improving the health of people and communities Adventist HealthCare provides financial assistance to low to mid income patients in need of our services. AHC's Financial Assistance Plan provides a systematic and equitable way to ensure that patients who are uninsured, underinsured, have experienced a catastrophic event, and/or and lack adequate resources to pay for services can access the medical care they need.

AHC is committed to providing compassionate care to all patients without discrimination, regardless of their ability to pay, eligibility for financial assistance, or access to third-party coverage. If third-party coverage is unavailable, AHC will proactively assess the patient's potential eligibility for financial assistance before or at the time of admission. This policy outlines the circumstances under which care may be provided at no cost or a reduced rate based on the individual's financial need. Printed public notification regarding the program will be made annually in Montgomery County, Maryland and Prince George's County, Maryland newspapers and will be posted in the Emergency Departments, the Business Offices and Registration areas of the above-named facilities.

This policy has been adopted by the governing body of AHC in accordance with the regulations and requirements of the State of Maryland and with the regulations under Section 501(r) of the Internal Revenue Code.

- Financial assistance to self-pay individual patients receiving emergency and other non-elective medical services based on financial need.
- prompt-pay discounts (%) that may be charged to self-pay patients who receive medical services that are emergent or non-elective.
- special consideration, where appropriate, for those individuals who might gain special consideration due to catastrophic care.

**BENEFITS:**

Enhance community service by providing quality medical services regardless of a patient's (or their guarantors') ability to pay. Decrease the unnecessary or inappropriate placement of accounts with collection agencies when a charity care designation is more appropriate.

**DEFINITIONS:**

- Emergency Medical Services: treatment of individuals in crisis health situations that may be life threatening with or without treatment.
- Non-elective services: a medical condition that without immediate attention:
  - o Places the health of the individual in serious jeopardy.
  - o Causes serious impairment to bodily functions or serious dysfunction to a bodily organ.
  - o And may include, but are not limited to:
    - Emergency Department Outpatients
    - Emergency Department Admissions

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- IP/OP follow-up related to previous Emergency visit.
- Catastrophic Care: a severe illness requiring prolonged hospitalization or recovery. Examples would include coma, cancer, leukemia, heart attack or stroke. These illnesses usually involve high costs for hospitals, doctors and medicines and may incapacitate the person from working, creating a financial hardship.
- Prompt Pay Discount: The state of Maryland allows a 1% prompt-pay discount for those patients who pay for medial services at the time the service is rendered (see AHC 3.19.1 for Decision Rules/ Application)
- FPL: (Federal Poverty Level): is the set minimum amount of gross income that a family needs for food, clothing, transportation, shelter and other necessities. In the United States, this level is determined by the Department of Health and Human Services.
- Uninsured Patient: Person not enrolled in a healthcare service coverage insurance plan. May or may not be eligible for charitable care.
- Self-pay Patient: an Uninsured Patient who does not qualify for AHC Financial Assistance due to income falling above the covered FPL income guidelines.

## **POLICY**

### **1. General Eligibility**

- 1.1. All patients, regardless of race, creed, gender, age, sexual orientation, national origin or financial status, may apply for Financial Assistance.
- 1.2. It is part of Adventist HealthCare's mission to provide necessary medical care to those who are unable to pay for that care. The Financial Assistance program provides for care to be either free or rendered at a reduced charge to:
  - 1.2.1. those most in need based upon the current Federal Poverty Level (FPL) assessment, (i.e., individuals who have income that is less than or equal to 200% of the federal poverty level (See current FPL)).
  - 1.2.2. those in some need based upon the current FPL, (i.e., individuals who have income that is between 201% and 600% of the current FPL guidelines)
  - 1.2.3. patients experiencing a financial hardship (medical debt incurred over the course of the previous 12 months that constitutes more than 25% of the family's income), and/or
  - 1.2.4. absence of other available financial resources to pay for urgent or emergent medical care.
- 1.3. This policy requires that a patient or their guarantor to cooperate with, and avail themselves of all available programs (including those offered by AHC, Medicaid, workers compensation, and other state and local programs) which might provide coverage for services, prior to final approval of Adventist HealthCare Financial Assistance.
- 1.4. **Eligibility for Emergency Medical Care:** Patients may be eligible for financial assistance for Emergency Medical Care under this Policy if:
  - 1.4.1. They are uninsured, have exhausted, or will exhaust all available insurance benefits; and

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- 1.4.2. Their annual family income does not exceed 200% of the current Federal Poverty Guidelines to qualify for full financial assistance or 600% of the current Federal Poverty Guidelines for partial financial assistance; and
- 1.4.3. They apply for financial assistance within the Financial Assistance Application Period (i.e. within the period ending on the 240th day after the first post-discharge billing statement is provided to a patient).
- 1.5. **Eligibility for non-emergency care:** Patients may be eligible for financial assistance for non-emergency Care under this Policy if:
  - 1.5.1. They are uninsured, have exhausted, or will exhaust all available insurance benefits; and
  - 1.5.2. Their annual family income does not exceed 200% of the current Federal Poverty Guidelines to qualify for full financial assistance or 600% of the current Federal Poverty Guidelines for partial financial assistance; and
  - 1.5.3. They apply for financial assistance within the Financial Assistance Application Period (i.e. within the period ending on the 240th day after the first post-discharge billing statement is provided to a patient) and
  - 1.5.4. The treatment plan was developed and provided by an AHC care team.
- 1.6. **Considerations:**
  - 1.6.1. Insured Patients who incur high out of pocket expenses (deductibles, co-insurance, etc.) may be eligible for financial assistance applied to the patient payment liability portion of their medical services.
- 1.7. **Exclusions:** Patients are INELIGIBLE for financial assistance for Emergency Medical Care or other non-emergency medical care under this policy if:
  - 1.7.1. Purposely providing false or misleading information by the patient or responsible party; or
  - 1.7.2. Providing information gained through fraudulent methods in order to qualify for financial assistance (EXAMPLE: using misappropriated identification and/or financial information, etc.)
  - 1.7.3. The patient or responsible party refuses to cooperate with any of the terms of this Policy; or
  - 1.7.4. The patient or responsible party refuses to apply for government insurance programs after it is determined that the patient or responsible party is likely to be eligible for those programs; or
  - 1.7.5. The patient or responsible party refuses to adhere to their primary insurance requirements where applicable.
- 1.8. **Special Considerations (Presumptive Eligibility):** Adventist Healthcare make available financial assistance to patients based upon their "assumed eligibility" if they meet on of the following criteria:

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1.8.1. Patients, *unless otherwise eligible for Medicaid or CHIP*, who receive benefits from a social security program as determined by the Department and the Commission, including but not limited to those listed below are eligible for free care, provided that the patient submits proof of enrollment within 30 days unless a 30-day extension is requested. Assistance will remain in effect as long as the patient is an active beneficiary of one of the programs below.

1.8.1.1. Households with children in the free or reduced lunch program.

1.8.1.2. Supplemental Nutritional Assistance Program (SNAP).

1.8.1.3. Low-income-household energy assistance program.

1.8.1.4. Women, Infants and Children (WIC)

1.8.2. Patient submits proof of enrollment within 30 days unless a 30-day extension is requested. Assistance will remain in effect as long as the patient is an active beneficiary of one of the programs below:

1.8.2.1. Montgomery Cares.

1.8.2.2. Project Access.

1.8.2.3. Care for Kids

1.8.3. Additionally, patients who fit one or more of the following criteria may be eligible for financial assistance for emergency or nonemergency care under this policy with or without a completed application, and regardless of financial ability. If the patient is:

1.8.3.1. categorized as homeless or indigent.

1.8.3.2. unable to provide the necessary financial assistance eligibility information due to mental status or capacity.

1.8.3.3. unresponsive during care and is discharged due to expiration.

1.8.3.4. individual is eligible by the State to receive assistance under the Violent Crimes Victims Compensation Act or the Sexual Assault Victims Compensation Act.

1.8.3.5. a victim of a crime or abuse (other requirements will apply)

1.8.3.6. Elderly and a victim of abuse

1.8.3.7. an unaccompanied minor

1.8.3.8. is currently eligible for Medicaid but was not at the date of service.

For any individual presumed to be eligible for financial assistance in accordance with this policy, all actions described in the "Eligibility" Section and throughout this policy would apply as if the individual had submitted a completed Financial Assistance Application form and will be communicated to them within two business days of the request for assistance.

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- 1.9. **Amount Generally Billed:** An individual who is eligible for assistance under this policy for emergency or other medical care will never be charged more than the amounts generally billed (AGB) to an individual who is not eligible for assistance. The charges to which a discount will apply are set by the State of Maryland's rate regulation agency (HSCRC) and are the same for all payers (i.e. commercial insurers, Medicare, Medicaid or self-pay) with the exception of Adventist Rehabilitation Hospital of Maryland which charges for patients eligible for assistance under this policy will be set at the most recent Maryland Medicaid interim rate at the time of service as set by the Department of Health and Mental Hygiene.
  
2. **Policy Transparency:** Financial Assistance Policies are transparent and available to the individuals served at any point in the care continuum in the primary languages that are appropriate for the Adventist HealthCare service area.
  - 2.1. As a standard process, Adventist HealthCare will provide Plain Language Summaries of the Financial Assistance Policy
    - 2.1.1. During ED registration
    - 2.1.2. During financial counseling sessions
    - 2.1.3. Upon request
  - 2.2. Adventist HealthCare facilities will prominently and conspicuously post complete and current versions of the Plain Language Summary of the Financial Assistance policy
    - 2.2.1. At all registrations sites
    - 2.2.2. In specialty area waiting rooms
  - 2.3. Adventist HealthCare facilities will prominently and conspicuously post complete and current versions of the following on their respective websites in English and in the primary languages that are appropriate for the Adventist HealthCare area.
    - 2.3.1. Financial Assistance Policy (FAP)
    - 2.3.2. Financial Assistance Application Form (FAA Form)
    - 2.3.3. Plain Language Summary of the Financial Assistance Policy (PLS)

### 3. Policy Application and Determination Period

- 3.1. The Financial Assistance Policy applies to charges for medically necessary patient services that are rendered by one of the referenced Adventist HealthCare facilities. A patient (or guarantor) may apply for Financial Assistance at any time within **240 days after the date it is determined that the patient owes a balance.**
- 3.2. Probable eligibility will be communicated to the patient within 2 business days of the request for assistance.

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- 3.3. Each application for Financial Assistance will be reviewed, and a determination made based upon an assessment of the patient's (or guarantor's) ability to pay. This could include, without limitations the needs of the patient and/or guarantor, available income and/or other financial resources. Final Financial Assistance decisions and awards will be communicated to the patient within 10 business days of the submission of a completed application for Financial Assistance.
- 3.4. Pre-approved financial assistance for scheduled medical services is approved by the appropriate staff based on criteria established in this policy.
- 3.5. **Policy Eligibility Period:** If a patient is approved for financial assistance under this Policy, their financial assistance under this policy **shall not exceed past 12 months from the date of the eligibility award letter**. Patients requiring financial assistance past this time must reapply and complete the application process in total.
4. **POLICY EXCLUSIONS:** Services not covered by the AHC Financial Assistance Policy include, but are not limited to:
  - 4.1. Services not charged and billed by an Adventist HealthCare facility listed within this policy are not covered by this policy. Examples include, but are not limited to; charges from physicians, anesthesiologists, emergency department physicians, radiologists, cardiologists, pathologists, and consulting physicians requested by the admitting and attending physicians.
  - 4.2. Patients or their guarantors who are eligible for County, State, Federal or other assistance programs will not be eligible for Financial Assistance for services covered under those programs.
  - 4.3. Services Rendered by Physicians who provide services at one of the AHC locations are NOT covered under this policy.
    - 4.3.1. Physician charges are billed **separately** from hospital charges.
  - 4.4. Adventist HealthCare responsibilities
    - 4.4.1. AHC has a financial assistance policy to evaluate and determine an individual's eligibility for financial assistance.
    - 4.4.2. AHC has a means of communicating the availability of financial assistance to all individuals in a manner that promotes full participation by the individual.
    - 4.4.3. AHC workforce members in Patient Financial Services and Registration areas understand the AHC financial assistance policy and are able to direct questions regarding the policy to the proper hospital representatives.

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- 4.4.4. AHC requires all contracts with third party agents who collect bills on behalf of AHC to include provisions that these agents will follow AHC financial assistance policies.
- 4.4.5. The AHC Revenue Cycle Function provides organizational oversight for the provision of financial assistance and the policies/processes that govern the financial assistance process.
- 4.4.6. After receiving the individual's request for financial assistance, AHC notifies the individual of the eligibility determination within two business days.
- 4.4.7. AHC provides options for payment arrangements.
- 4.4.8. AHC upholds and honors individuals' right to appeal decisions and seek reconsideration.
- 4.4.9. AHC maintains (and requires billing contractors to maintain) documentation that supports the offer, application for, and provision of financial assistance for a minimum period of seven years.
- 4.4.10. AHC will periodically review and incorporate federal poverty guidelines for updates published by the United States Department of Health and Human Services.

#### **4.7. Individual Patient's Responsibilities**

- 4.7.1. To be considered for a discount under the financial assistance policy, the individual must cooperate with AHC to provide the information and documentation necessary to apply for other existing financial resources that may be available to pay for healthcare, such as Medicare, Medicaid, third-party liability, etc.
- 4.7.2. To be considered for a discount under the financial assistance policy, the individual must provide AHC with financial and other information needed to determine eligibility (this includes completing the required application forms and cooperating fully with the information gathering and assessment process).
- 4.7.3. An individual who qualifies for a partial discount must cooperate with the hospital to establish a reasonable payment plan.
- 4.7.4. An individual who qualifies for partial discounts must make good faith efforts to honor the payment plans for their discounted hospital bills. The individual is responsible to promptly notify AHC of any change in financial situation so that the impact of this change may be evaluated against financial assistance policies governing the provision of financial assistance.

#### **5. Identification of Potentially Eligible Individuals**

##### 5.1. Identification through socialization and outreach

- 5.1.1. Registration and pre-registration processes promote identification of individuals in need of financial assistance.
- 5.1.2. Financial counselors will make best efforts to contact all self-pay inpatients during the course of their stay or within 4 days of discharge.

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5.1.3. The AHC hospital facility's PLS will be distributed along with the FAA Form to every individual before discharge from the hospital facility.

5.1.4. Information on how to obtain a copy of the PLS will be included with billing statements that are sent to the individuals.

5.1.5. An individual will be informed about the AHC hospital facility's FAP in oral communications regarding the amount due for his or her care.

5.1.6. The individual will be provided with at least one written notice (notice of actions that may be taken) that informs the individual that the hospital may take action to report adverse information about the individual to consumer credit reporting agencies/credit bureaus if the individual does not submit a FAA from or pay the amount due by a specified deadline. The deadline cannot be earlier than 120 days after the first billing statement is sent to the individual. The notice must be provided to the individual at least 30 days before the deadline specified in the notice.

**5.2. Requests for Financial Assistance:** Requests for financial assistance may be received from multiple sources (including the patient, a family member, a community organization, a church, a collection agency, caregiver, Administration, etc.).

5.2.1. Requests received from third parties will be directed to a financial counselor.

5.2.2. The financial counselor will work with the third party to provide resources available to assist the individual in the application process.

5.2.3. If available, an estimated charges letter will be provided to individuals who request it.

5.2.4. **AUTOMATED CHARITY PROCESS** for Accounts sent to outsourced agencies: Adventist HealthCare recognizes that a portion of the uninsured or underinsured patient population may not engage in the traditional financial assistance application process. If the required information is not provided by the patient, Adventist HealthCare may employ an automated, predictive scoring tool to qualify patients for financial assistance. The Payment Predictability Score (PPS) predicts the likelihood of a patient to qualify for Financial Assistance based on publicly available data sources. PPS provides an estimate of the patient's likely socio-economic standing, as well as the patient's household income size. Approval used with PPS applies only to accounts being reviewed by Patient Financial Services. All other dates of services for the same patient or guarantor will follow the standard Adventist HealthCare collection process.

6. **Executive Approval Board:** Financial assistance award considerations that fall outside the scope of this policy must be reviewed and approved by AHC CFO of facility rendering services, AHC Vice President of Revenue Management, and AHC VP of Patient Safety/Quality.

7. **POLICY REVIEW AND MAINTAINENCE:**

7.1. This policy will be reviewed on a bi-annual basis.

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- 7.2. The review team includes Adventist HealthCare entity CFOs and VP of Revenue Management for Adventist HealthCare.
- 7.3. Updates, edits, and/or additions to this policy must be reviewed and agreed upon, by the review team and then by the governing committee designated by the Board prior to adoption by AHC.
- 7.4. Updated policies will be communicated and posted as outlined in section 2- Policy Transparency of this document.

**CONTACT INFORMATION AND ADDITIONAL RESOURCES**

Adventist HealthCare  
Patient Financial Services Department  
820 W Diamond Ave, Suite 500 Gaithersburg, MD 20878  
(301) 315-3660

The following information can be found at [Adventist HealthCare's Public Notice of Financial Assistance & Charity Care](#):

<b>Document Title</b>
AHC Financial Assistance Plain Language Summary - English
AHC Financial Assistance Plain Language Summary - Spanish
AHC Federal Poverty Guidelines
AHC Financial Assistant Application - English
AHC Financial Assistant Application - Spanish
List of Providers not covered under AHC's Financial Assistance Policy