



Current Status: Pending

PolicyStat ID: 8544204



**Origination:** 03/1992  
**Effective:** Upon Approval  
**Last Approved:** N/A  
**Last Revised:** 09/2020  
**Next Review:** 1 year after approval  
**Owner:** Sherri Liebl: CCH EXEC DIR  
 REVENUE CYCLE EX  
**Area:** Finance  
**Regulatory Tags:**  
**Applicability:** Systemwide (without St.  
 Benedict's)(with Carris – All)

## Financial Assistance

### PURPOSE

To establish a policy governing the provision of financial assistance to patients of each of the CentraCare Entities, in accordance with the guidelines set forth by the Minnesota Attorney General and the Internal Revenue Service. In this document, Entities refers to any and all of the separate CentraCare Entities.

### CentraCare adopts the following Policy/Procedure for:

- CentraCare - Clinic
- CentraCare - Employee
- CentraCare - Long Prairie
- CentraCare - Melrose
- CentraCare - Monticello
- CentraCare - Paynesville
- CentraCare - Plaza Surgery Center
- CentraCare - Sauk Centre
- CentraCare - St. Cloud Hospital
- Carris Health - Clinics
- Carris Health - Redwood
- Carris Health - Rice
- memorial Hospital

### POLICY

The Entities of CentraCare accept their social responsibility to care for patients regardless of the patient's ability to pay for services. As such, Entities will provide financial assistance to those who meet the guidelines listed below.

### GUIDELINES

- A. Entities will seek to identify patients who may qualify for financial assistance. Entities will provide financial assistance applications and the financial assistance policy to patients or their representatives and will provide guidance as needed. The application and policy also

will be available on the CentraCare website for patients to download free of charge for him/herself. The Entity will inform the patient how to apply for assistance, what information must be included with the application and where to send the application. The Entities may request a copy of the patient's appropriate federal tax form, pay stubs, Social Security Income form, bank statements, notice of action forms, County Decision forms, unemployment forms, Public Assistance program forms, child support forms, disability forms or pension forms. Based on the information contained in the application and the tax form, a decision will be made on each individual case to determine if a patient qualifies for financial assistance utilizing the grid contained in Appendix A. For all hospitals of CentraCare with Financial Assistance eligible individuals will not be charged more for emergent and medically necessary care, using the look back method of (average generally billed) AGB as described in the 501r Regulations than the amount generally billed to individuals with insurance covering emergency and medically necessary care. Eligibility for financial assistance will not be based on age, gender, race, sexual orientation or religious affiliation. All medically necessary services will be eligible for financial assistance. Elective or cosmetic procedures are excluded from this policy.

#### B. Applying for Financial Assistance

1. To apply for financial assistance, patients must submit a complete application (including supporting documents) on the hospital website, give to any CentraCare entity or by mail to 1406 6th Ave North St. Cloud, MN 56303 or 301 Becker Ave SW Willmar, MN 56201 Attn: Business office, either in person or by mail.
2. Applications can be accessed online at <http://www.centracare.com/pricingfinancial-assistance/> and by email: [BillingandPaymentInquiries@centracare.com](mailto:BillingandPaymentInquiries@centracare.com) or any CentraCare entity's Business Office.
3. To be considered eligible financial assistance, patients must cooperate with CentraCare to explore alternative means of assistance if necessary, including Medicare and Medicaid. Patients will be required to provide necessary information and documentation when applying for financial assistance or other private or public payment programs.
4. In addition to completing an application, individuals should be prepared to supply the following documentation:
  - a. Copy of most recent federal tax return required, if available
  - b. Proof of income for applicant (and spouse if applicable), such as recent pay stubs, unemployment insurance payment stubs, or sufficient information on how patients are currently financially supporting themselves
  - c. Bank statements
  - d. Documentation of qualification for Medicaid.

#### C. Presumptive Eligibility

1. If patients fail to supply sufficient information to support financial assistance eligibility, CentraCare may refer to or rely on external sources and/or other program enrollment resources to determine eligibility when:
  - a. Patient is homeless
  - b. Patient is eligible for other state or local assistance programs

- c. Patient is eligible for food stamps or subsidized school lunch program
  - d. Patient is eligible for a state-funded prescription medication program
  - e. Patient's valid address is considered low-income or subsidized housing
  - f. Patient receives free care from a community clinic and is referred to hospital for further treatment
2. Financial Assistance Income Guidelines can be found at:
- a. Clinic: <http://www.centracare.com/app/files/public/1462/Income-Grid-Clinics.pdf>
  - b. Hospital and Regional Clinics: <http://www.centracare.com/app/files/public/1461/Income-Grid-Hospitals.pdf>
  - c. Or by calling our Business Office at 1-320-255-5613
- D. It is the policy of the CentraCare that once an account receives 100% financial assistance, all collection effort is terminated. If a patient receives less than 100% financial assistance, full payment of the remaining balance will be requested. It is the patient's responsibility to pay the remaining balance. If the patient cannot immediately pay the remainder in full, the patient will be required to contact us to set up an appropriate payment plan.
- E. Financial Assistance can be denied for the following reasons:
1. Income above guidelines.
  2. Failure to apply for third party payments including Medical Assistance, Minnesota Care and Medicare. If the patient has insurance or Medicare coverage he/she is not required to apply for Medical Assistance.
  3. Fraudulent application.
  4. Service is an elective or cosmetic procedure
  5. Service is for non-citizens who come to the United States specifically for free care
  6. Patient has not cooperated in providing requested information to insurance company
  7. Incomplete application, reapplication is allowed F.
- F. Communication and Publicity of Financial Assistance
1. The Financial Assistance Application will be given free of charge to all who request it. The Financial Assistance process also will be suggested to patients by Entity patient financial services staff. The Financial Assistance Policy, the Financial Assistance Summary, the Financial Assistance Application and the Financial Assistance Grid will be available on the CentraCare.com Web site (<http://www.centracare.com/pricing-financial-assistance/>) in down loadable form that does not require any proprietary software. Further, any person may obtain a copy of the Financial Assistance policy and/or summary, the Financial Assistance Application and the Financial Assistance Grid via mail free of charge simply by asking the Entity patient financial services department to mail such documents. Phone numbers to obtain such documents will be included in signage, letters and on the Web site. Documents will be available in English and in the primary language of any population that comprises more than 10% of the community.

2. Eligible individuals will not be charged more than the amounts generally billed (Average Generally Billed as described in the 501r regulations) for emergency or other medically necessary care.
3. A plain language summary of the financial assistance policy and the application and grid will be available at hospital registration locations.
4. Billing statements to patients for patient liability amounts will contain notification of the availability of financial assistance and a plain language summary of the financial assistance policy.
5. Any collection phone calls that are made by either Entity staff or collection agency staff will include informing the patient about the ability to obtain financial assistance.
6. Entity registration areas, including the Emergency Room, will post signage on the availability of financial assistance and a phone number through which the patient can obtain additional information on financial assistance.
7. Information regarding the financial assistance policy will be distributed to local agencies that address the health needs of the poor.
8. Community members may obtain a free written summary of Financial Assistance Communication measures by contacting CentraCare at (320) 255-5622.
9. CentraCare will collaborate with agencies that serve lower income clients to communicate the financial assistance policy to those client's who the agency serves. CentraCare has a separate Billing and Collection Policy that is also available to the public via the website or by requesting the policy from the Entity Patient Financial Services Office.

## **LINKS TO RELATED DOCUMENTS**

### [Collections](#)

[Zero Tolerance in Collection Practices](#)

[Third Party Debt Collection](#)

[Debt Collection Litigation](#)

[Uninsured Patient Discount](#)

## **REGULATORY CITATIONS**

Facility specific, none stated

## **REFERENCE CITATIONS**

Facility specific, none stated

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## Attachments

No Attachments

## Approval Signatures

Step Description	Approver	Date
	Sherri Liebl: CCH EXEC DIR REVENUE CYCLE EX	pending

## Applicability

Carris Health - Clinic, Carris Health - Redwood, Carris Health - Rice, Carris Health - Willmar Surgery Center, CentraCare - Clinic, CentraCare - Employees, CentraCare - Long Prairie, CentraCare - Melrose, CentraCare - Monticello, CentraCare - Paynesville, CentraCare - Plaza Surgery Center, CentraCare - Sauk Centre, CentraCare - St. Cloud Hospital

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