



University of Colorado Hospital

UNIVERSITY OF COLORADO HEALTH

Title: Financial Assistance Policy for University of Colorado Health System

Subject: Process for patients that are unable to pay their medical bills after it is determined that they do not qualify for government programs, or are unable to pay for medically necessary care based on their financial circumstances.

POLICY

University of Colorado Health System is committed to providing financial assistance to persons who have healthcare needs and are unable to pay their medical bills after it is determined that they do not qualify for government programs, or are otherwise unable to pay for medically necessary care based on their financial circumstances.

GUIDELINE(S)

Charity Care: Healthcare services that have been or will be provided at reduced or not cost. This may include waiver of some or all of the patient's financial responsibility for services received based on the Federal Poverty Guidelines (FPL) and financial documentation provided by the patient or patient's family.

Eligibility: Charity will be considered for individuals who are uninsured, underinsured, ineligible for government health care benefit programs and who are unable to pay for their care based upon a determination of financial need as outlined below but not necessarily limited to the following: CACP, CACP co-payments, Transplant, Third Party Liability, Medicaid, Self-pay packages, Self-pay Single Agreements, Grants and Research, any patient that is from out of the country but here in the United States on vacation and guarantors that are non-compliant in furnishing documentation/information requested by their insurance company or the hospital. The granting of charity shall be based on an individualized determination of financial need and shall not take into account age, gender, race, social or immigrant status, sexual orientation or religious affiliation.

Family: Census Bureau definition, a group of two or more people who reside together and who are related by birth, marriage or adoption. If the patient claims someone as a dependent on their income tax return, they may be considered the guarantor and are not responsible for the bill. Family members are not responsible for services rendered by a patient unless the patient is under 18 supported by his or her parents. The county and State do not require income by other household members other than husband and wife for assistance, the Census Bureau information is strictly for household numbers not income related issues.

Family Income: Family income is determined using the Census Bureau definition, Social Security, Supplemental Security income, Public Assistance, Veterans' Payments, Survivor Benefits, Pension or Retirement Income, when computing Federal Poverty Guidelines (FPL):

- Includes earnings, Unemployment compensation, Worker's Compensation, Social Security, Supplemental Security Income, Public Assistance, Veterans' Payments, Survivor Benefits, Pension or Retirement Income, Interest, Dividends, Rents, Royalties, Income from Estates, Trusts, Educational Assistance, Alimony, Child Support, Assistance from outside the household, and other miscellaneous sources.
- Noncash benefits (such as food stamps and housing subsidies) are excluded.
- Determined on a before-tax basis
- Excludes capital gains or losses
- If a person lives with a family, includes the income of all family members (non-relatives, such as housemates are excluded).

Uninsured: The patient has no level of insurance or third party assistance to assist with meeting his/her payment obligations.

Underinsured: The patient has some level of insurance or third-party assistance but still has out-of-pocket expenses that exceed his/her ability to pay.

Procedure for Financial Counseling if Patient Guarantor has all appropriate income information:

1. When the patient presents to Financial Counseling office after making an appointment and have all of the appropriate documentation, the Financial Counselor will ask the following questions:
 - a. Does the patient have the correct income paper work needed? Guarantor will be responsible for furnishing one of the following:
 - Last 3 Month's Pay Check Stubs
 - The previous year's tax return
 - Current W-2 Form
 - Unemployment Benefit Letter
 - Social Security Letter
 - In cases where the patient or guarantor is undocumented and they are unable to provide any of the above, they must provide their last 3 months of pay stubs
 - Educational Assistance (Grant Letter)
 - Spousal Maintenance
 - b. Financial need will be determined on guarantor and immediate family members within the home only.
 - c. Guarantor's monthly expenses will not be considered in the processing of the guarantor's Charity Application.
 - d. The need for Financial Assistance will be re-evaluated 90 days from the date of signed Charity Application or if any time additional information relevant to the eligibility of the patient for Charity becomes known.
Exceptions to this rule are:
 - Patients that are receiving long term care
 - Patients who are receiving prenatal care
 - Patients with new active significant illness
 - e. If Charity is granted it will include accounts 90 days back and retro from the signed and dated Charity Application.
 - f. Requests for Charity will be processed promptly and the patient will be notified in writing.

Eligibility Criteria:

1. Patients whose family income is at or below 400% of the Federal Poverty Level (FPL).

2. If income information is not received with 30 days from the application date then Charity will be denied.
3. If Charity Application has been denied patient/guarantor can reapply in 90 days.