

# STURGIS HOSPITAL, INC.

## FINANCIAL ASSISTANCE POLICY

### Statement of Policy

In keeping with the mission and community orientation of STURGIS HOSPITAL, INC, the Hospital, Clinics, Home Health and Hospice Services each acknowledge that all individuals are not equally capable of paying for healthcare services, either by themselves or through a third party insurance carrier. The HOSPITAL (and its affiliates) recognizes its responsibility to offer care for persons in need, and therefore provides and promotes access to emergency or medically necessary services without regard to an individual's ability to pay.

The Financial Assistance Policy has been developed to ensure that financial assistance for emergency or medically necessary services is provided to eligible individuals. Regardless of eligibility determination, confidentiality of the information submitted and individual dignity will be maintained for all that seek financial assistance.

Patients may request an application to determine if they qualify for financial assistance by calling a patient financial counselor at 269-651-7824.

### **Procedure**

Patients who can demonstrate that the payment of their hospital bill would be an unbearable hardship may apply for financial assistance pursuant to the Policy. This applies to all services that are billed under the Federal Tax I.D. number of Sturgis Hospital, Inc. Referrals for financial assistance may originate from any member of the Medical Staff, Hospital employee, community members or direct referral from the patient themselves.

Patients are not eligible to apply for financial assistance in the following situations:

- The patient was injured as a direct result of an accident involving his/her motor vehicle and the patient did not maintain the required insurance on the motor vehicle
- The balance is less than \$100
- Patient did not enroll in Medicare Part B when he/she became eligible for benefits (unless incarcerated)
- The patient was injured committing an illegal act, crime or fleeing the police
- The patient was injured while participating in extreme martial arts (as defined by the Hospital)
- The patient was operating a motor vehicle (any) after drinking alcohol (any) or taking any illegal drug or substance, or under the influence of legally prescribed drug
- The patient has health insurance

- The patient has health insurance, but fails to follow the insurance company's rules for precertification or seeks treatment or seeks treatment at Sturgis Hospital when Sturgis Hospital is not the preferred provider for that plan unless it is for a bona fide emergency
- Patients that are in the country illegally,
- The following injuries or conditions are not eligible for financial assistance  
Cosmetic surgery or procedures including bariatric surgery  
All other non-essential procedures,  
Diagnoses related to dental caries, dental pain or any other dental issues

Financial assistance may be pre-authorized for hardship cases with the approval of the Director of the Revenue Cycle.

The amount of financial assistance (total or partial) will be determined by the following process:

- Income level 0-200% of the Federal Poverty Guidelines will be granted 100% write-off
- Income level 201% to 250% of the Federal Poverty Guideline will be granted discounts to a level not to exceed 115% of what Medicare would otherwise reimburse for similar services
- The above assumes all other requirements required for receiving financial assistance are met

Patients must complete the Application for Eligibility Determination for financial assistance and submit it with the necessary documentation required to the Patient Accounting Department for processing and approval. NOTE: Applicants that fail to fulfill all requirements of the application process will be denied.

The patient must be screened for any other financial assistance and determined ineligible (Programs such as Medicare, Medicaid, Michigan Crippled Children, etc).

A special exception can be made for any patient that is over the allowed income level but has catastrophic medical expenses over \$ 10,000 from Sturgis Hospital. This exception applies only to the patient; it does not apply to family members living in the same household.

Health insurance premiums, out of pocket expense for prescription drugs, child support paid to the Friend of the Court or alimony payments will be deducted from the monthly income. Receipts or check stubs are required to prove the amount to be deducted.

In the event that assets and/or the ability to pay become available, Sturgis Hospital reserves the right to reverse the original adjustment.

5/14/2014