

# Financial Assistance

## Hospital practices to assist patients with financial assistance

### Assist with Obtaining Needed Documents

- ID
- Death/Birth Certificate
- EOBs
- Itemized Bills
- Home visits for screening and pick up of documents

### Tracking down family/next of kin

- Research online
- Call payers
- Review previous admissions
- Checking social media profiles

### Checking State, Federal, & Credit Agency data bases

- Vital Records
- IRS
- Work Number
- Experian/credit reporting
- DSS Inquiries

### Contracting with vendors and state caseworkers to assist patients

- DSS Caseworker
- DECO/Medical Assistance Vendor Partners
- Navigators

# Enhancements to Financial Assistance Process in Response to Passage of HB1420 in 2020

- Increased financial eligibility threshold to 500% of FPL
  - Most hospitals already included up to 400% of FPL
- Excluding certain assets such as
  - Any resource excluded for Medicaid Eligibility determination
    - MAGI (under 65 and not disabled) qualifications do not count assets
  - Retirement Plans
  - First \$10,000
- Developed plain language financial assistance summaries in multiple languages
- Developed consumer complaint and appeal process (HSCRC & HEAU)
- Preparation for Annual Financial Assistance Report

# Assistance Starts At Patient Admission

- Hospitals counsel patients on assistance options and provide information on how to get help with financial assistance.
- Information provided in multiple ways; directly to patient at registration, included in discharge packets, posters in hospital, posted on website, mailed with billing statements, etc.

## PLAIN LANGUAGE SUMMARY Financial Assistance Policy

Adventist HealthCare is committed to meeting the health care needs of our community through the ministry of physical, mental and spiritual healing. All patients, regardless of race, creed, sex, age, national origin or financial status, may apply for financial assistance.

**Availability of Financial Assistance:** You may be able to get financial assistance if you do not have insurance, are underinsured, or if it would be a financial hardship to pay in full your expected out-of-pocket expenses for emergency and other medically necessary care that Adventist HealthCare provides.

**Eligibility:** Adventist HealthCare provides financial assistance based upon need. To determine need, we review your household income and compare it to the Federal Poverty Level guidelines set by the U.S. Department of Health and Human Services. We also review the amount of charges for which you are responsible.

If you and/or the party responsible for payment has combined income equal to or below 200 percent of the federal poverty guidelines, you will have no financial responsibility for the care that Adventist HealthCare provides. If you fall between 200 percent and 600 percent of the guidelines, you may qualify for discounted rates for our care.

- > Out of work
- > Working but not able to afford health insurance
- > Single Parent
- > Disabled
- > Pregnant
- > Have children
- > 65 years of age or older
- > Limited time to apply



The Eligibility Experts  
www.decorm.com

Give us a CALL TODAY!! Because WE CARE!  
We are dedicated to helping the uninsured.

Financial Assistance  
(866) 285-0041

## Financial Assistance

### FAP Plain Language Summary

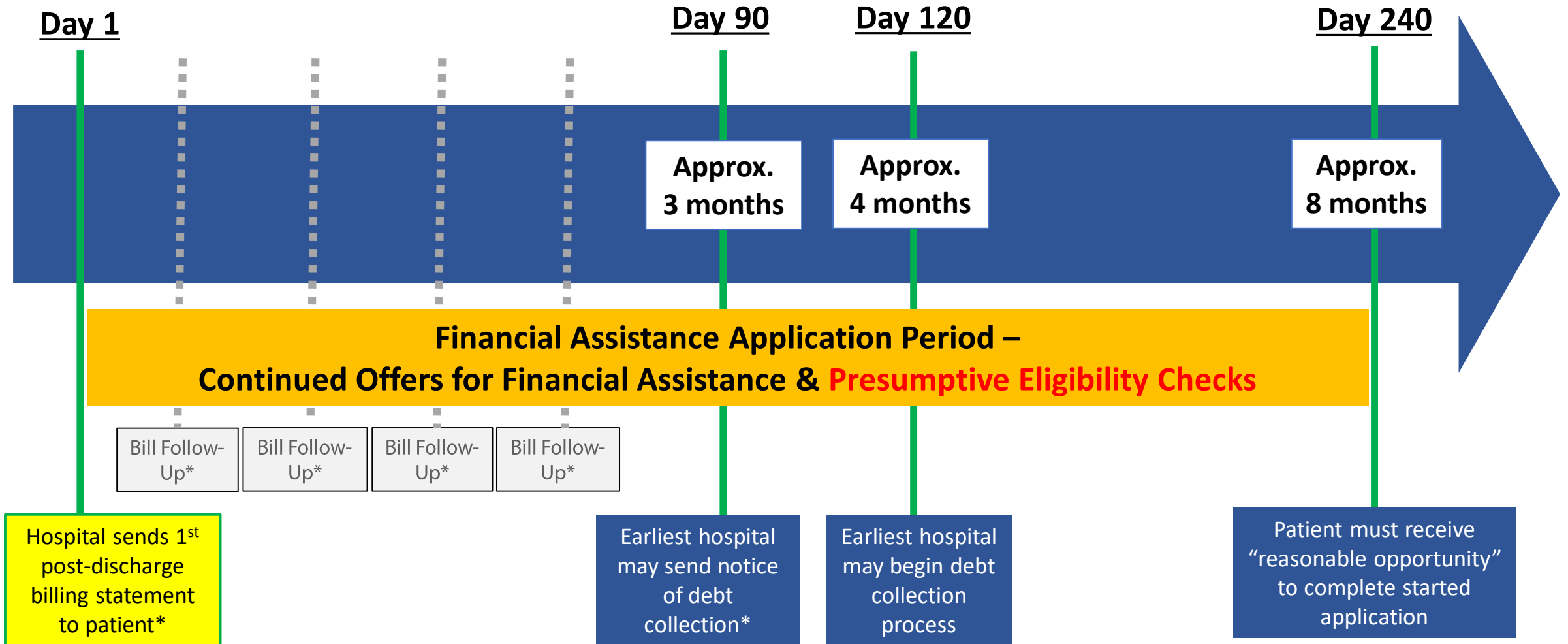
#### Help for Patients to Pay Hospital Care Costs

If you cannot pay for all or part of your care from our hospital, you may be able to get **free** or **lower cost** services.

Please Note:

- We treat all patients needing emergency care, no matter what they are able to pay.
- Services provided by physicians or other providers may not be covered by the hospital [Financial Assistance Policy](#). See the [list of physicians](#) who provide emergency and other medically necessary care in the hospital facility whose services are not covered under this policy. You can call **410-821-4140** or **877-632-4909** (toll free), or email [CBOService@umm.edu](mailto:CBOService@umm.edu) if you have questions.
- You will never be charged for emergency and other medically necessary care more than **amounts generally billed** to patients who are not eligible for financial assistance under the financial assistance policy. Rates are set by the State of Maryland.

# Timeline of Financial Assistance Availability



\* Denotes when the financial assistance policy information sheet must be given to patient.