

**Montefiore St. Luke's Cornwall
Administrative
Policy and Procedure Manual**

Originating Dept: Patient Financial Services
Title: Financial Assistance (501R Compliant)
Date Issued: 3/04
Date Reviewed: 06/19
Date Revised: 05/18, 12/2019, 02/20
Attachment: Charity Care Sign

Policy No.: LD 1415

Cross Reference:

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Policy:

As a not-for-profit hospital, *Montefiore St. Luke's Cornwall* is dedicated to the mission of providing quality health care to our community, *while remaining compliant with all 501R regulations*. Providing care is at the core of our philosophy, and financial assistance is available to low-income, uninsured, and underinsured patients, to ensure their health-care needs are met. We strive to uphold and communicate these practices throughout our organization.

The Financial Assistance program is administered by the Patient Financial Services Department and their departmental policy details how the program is executed.

This Financial Aid policy also applies to medically necessary non-covered services and non-covered charges for days exceeding a length-of-stay limit for patients either eligible for or covered by Medicaid who otherwise meet the Hospital's policy criteria.

Procedure:

- The opportunity to receive information and apply for financial assistance will be made available to all patients, and financial assistance is made available to all eligible patients who qualify, regardless of race, sex, age, immigration status, language, or any other discriminating factors.
- With the exception of Emergency Services, patients must reside in *MSLC's* primary service area to be eligible for financial aid consideration. *MSLC's* primary service area is New York State. Eligibility for financial aid for non-residents of New York State will be determined on a case-by-case basis.
- The Financial Aid policy follows EMTALA guidelines.
- Determination of eligibility for financial aid will be made as early in the care planning and scheduling process as possible. A counselor will assist any patients who require assistance with completing the applications. Emergency services will never be delayed pending financial determinations. Patients can apply for financial aid prior to services or after receipt of a bill.
- Written information describing the financial assistance policies for *MSLC* shall be made available in both English and Spanish to any party seeking such information. Financial Assistance Applications may be obtained/completed/submitted as follows:
 - At the hospital's main registration desk or Emergency Room desk/registrars.
 - Request that documents be mailed to you, by calling the Patient Accounts Department at 845-458-4900.
 - Visiting in person at 70 Dubois Street Newburgh, NY, 12550, admitting office; or 19 Laurel Avenue Cornwall NY, 12550 Credit & Collections Department located in Patient Accounts.
 - Download the documents from the Montefiore St. Luke's Cornwall Website:
<https://www.montefioreslc.org/>

- Mail or deliver completed applications (with all documentation specified in the application instructions) to *Montefiore St. Luke's Cornwall* Credit & Collections Department, 19 Laurel Avenue Cornwall, NY 12518.
- Signs are posted at entranceways in English and Spanish advising patients of the opportunity to apply and availability of financial assistance.
- A financial assistance package, with instructions and application, is available to all self-pay patients at the time of registration or financial counseling, and all intake, registration, patient account staff and all affiliated agencies are trained on *MSLC's* financial assistance policies.
- A patient requesting such assistance has 240 days to request an application during the notification process, and 30 days to submit a completed application. The application requires the patient to provide *MSLC* with personal income and expense documentation. Gross income tied to yearly published federal poverty guidelines, adjusted for family size will be used to determine eligibility for financial assistance.
- Patients with a demonstrated family income at or below 200% of the published Federal Poverty lines are eligible for 100% discount on any qualifying balances. Patients with a demonstrated family income between 201% and 300% of the federal poverty line are eligible for 50% discount on qualifying balances.
- *Montefiore St. Luke's Cornwall* will not engage in extraordinary collection actions against any individual before making reasonable efforts to determine whether the individual is eligible for Financial Assistance. Although extraordinary collection actions may take place on any unpaid accounts after 120 days, any applications may be accepted for an additional 120 days if it has not yet been determined whether an individual is eligible for Financial Assistance. All efforts to reverse additional collection efforts will take place for accounts that qualify for Financial Assistance within a 240-day period from the date of service. All applications are handled on a case by case basis.
- Patients can auto qualify for a full or partial charity care discount if the hospital's credit assessment tool or one of our collection agencies determines that the guarantor has a "low likelihood" of payment.
- Patients may not be denied access to emergent or medically necessary care based on ability to pay, and individuals may not be charged more than the facility's amounts generally billed ("AGB") for such services. For those patients who are uninsured, these amounts are equal to 100% of the current Medicare rates.
- Immigration status is not a criterion used to determine eligibility.
- Patients who are denied full financial assistance will receive written correspondence with instructions regarding how to appeal their decision, along with a modified payment plan, not to exceed 10% of their monthly income, as required under New York State Charity Care guidelines. The denial letter will include the phone number to the Department of Health.

Policy to Be Reviewed: 02/22