

Financial Assistance Policy

Patient Access

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Owner: Vice President, Revenue Cycle Administration

Author: Corporate Director, Patient Access Revenue Cycle

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General Description

Purpose: Decrease financial barriers to access for healthcare for patients in our community. Strategies for increasing access include leveraging enrollment for sponsored insurance, Indigent Care discounts, Self-Pay discounts, payment plans and programs of special consideration for patients who do not qualify for other programs.

Responsibility: Financial Counselors

Policy

- A. This policy and Indigent Care criteria are updated regularly in accordance with the Federal Poverty Income Guidelines and State University Teaching Hospitals Indigent Care Guidelines.
- B. VCU Health System Financial Counselors are available to assist patients with completing the VCU Health System Financial Assistance Application during operating hours.

Procedures Overview

- 1. Patients may obtain a copy of the VCU Health System Financial Assistance Application by doing the following:
- 2. [Appendix A Table: Indigent Care and Self-Pay Discounted Care available to qualifying patients.](#)
- 3. Self-Pay Discounted Care
- 4. Indigent Care (including State University Teaching Hospitals Indigent Care and additional VCU Health System-funded Indigent Care):
- 5. Catastrophic Situations
- 6. Non-emergent Care; Referrals from VCU Health System' Collaborating Patient Assistance Programs and/or MCVP Physicians

Procedures

- 1. Patients may obtain a copy of the VCU Health System Financial Assistance Application by doing the following:
 - 1. Contact the Financial Counseling Phone Unit at (804) 828-0966 between 8:00AM - 4:30PM
 - 2. Visit online at www.VCUHealth.org
 - 3. Visit the following VCU Health System Registration Areas in person:
 - 1. Gateway Building, 1st Floor, (804) 828-7779, 7:30AM - 4:30PM
 - 2. Nelson Clinic, 5th Floor, (804) 628-1736, 8:00AM - 4:30PM
 - 3. Children's Pavilion, Level 1, (804) 628-0778, 7:30AM - 4:00PM

2. [Appendix A Table: Indigent Care and Self-Pay Discounted Care available to qualifying patients.](#)

Updates are posted on the [Financial Assistance website](#)

3. **Self-Pay Discounted Care**

1. All patients are eligible to receive Self-Pay Discounted Care by paying out-of-pocket.
2. Additional "prompt-pay" discounts are extended to self-pay patients who pay their balance in full within four (4) or twelve (12) months.
3. Self-Pay Discounted Care discounts and prompt-pay discounts are referenced in Appendix A Table.

4. **Indigent Care (including State University Teaching Hospitals Indigent Care and additional VCU Health System-funded Indigent Care):**

1. Patients with household income at, or below, 200% of the Federal Poverty Level and who are not disqualified by the Asset Test (defined below) are eligible for Indigent Care.
2. Eligible patients must follow VCU Health System's Financial Assistance Application instructions and make every reasonable effort to provide the requested documentation and health coverage information.
3. To be eligible for Indigent Care, patients must work with VCU Health System Financial Counselors and complete applications for all relevant sources of reimbursement including participating with their payer's requirements for commercial and third party liability insurance, Medicare, Medicaid, and any other third party payers. Indigent Care is offered after patient third-party health coverage has been exhausted.
4. If a patient refuses to participate, or provide supporting documentation requested by a VCU Health System Financial Counselor, the patient may be disqualified from receiving an Indigent Care discount.
5. Patients approved for Indigent Care will remain eligible for twelve (12) months from the date the application was filed. Upon approval, the discount is applied retroactively back to self-pay accounts that have not been referred to an outside collection agency.
6. Patients must immediately report changes in Household income to VCU Health System.
7. If a patient's financial status changes, a new VCU Health System Financial Assistance Application must be completed and a new determination will be made.
8. Asset Test:
 1. Below are defined asset allowable amounts for patients applying for indigent care. Patients who exceed the allowable, will have excess assets applied per the secondary asset criteria in 4.8.4.
 1. \$2,000 for Households with one (1) person
 2. \$3,000 for Households with two (2) people
 3. \$3,100 for Households with three (3) people, with an additional \$100 for each additional person in the Household.
 2. For purposes of the Asset Test, financial assets are broadly defined to include, without limitation:
 4. Cash on hand, in the bank, or in a safe deposit box
 5. Cash value of stocks, bonds, securities, trust funds, personal injury claims, and life insurance policies
 6. Unpaid balances on deeds or mortgages held by the patient

7. Cash value of motor vehicles in excess of one motor vehicle for the Household (unless required for self-employment)
 8. Assessed value of real estate in excess of primary residence and up to 3.99 contiguous acres of land
3. A VCU Health System Financial Counselor will assist with applying the Asset Test and will determine qualifications for Indigent Care.
 4. Patient processing assets larger than the maximum amounts contained in section 4.8.1 or the amount of real estate described in section 4.8.2, will owe VCU Health System an additional payment in the amount of their excess assets, up to their total healthcare bills.

5. Catastrophic Situations

1. Financial assistance is available under this policy for certain patients who experience catastrophic medical events where the patient does not qualify for Indigent Care and the related VCUHS medical bills exceed at least 20% of the patient's household income, after self-pay discounts. Financial Assistance for catastrophic situations is reviewed and approved by VCUHS administration on a case-by-case basis and is subject to budgetary restrictions.

6. Non-emergent Care; Referrals from VCU Health System' Collaborating Patient Assistance Programs and/or MCVP Physicians

1. Financial assistance under this policy is available for certain patients who require non-emergent, medically necessary healthcare services that are prohibitively expensive for the patient based on Household income and/or do not have an income source.
2. To request financial assistance for non-emergent care, the patient must work through one of VCU Health System' collaborating patient assistance programs and/or be referred by an MCVP Physician.
 1. Patients referred by one of VCU Health System' collaborating patient assistance programs must also have an MCVP Physician advocate who has evaluated the case and can speak to the plan of treatment and follow-up care.
 2. Patients must also be referred independent of a collaborating patient assistance program by an MCVP Physician who has evaluated the patient and can advocate for the requested non-emergent care. Patients referred by an MCVP Physician may be asked to complete the VCU Health System Financial Assistance Application, must not qualify for Indigent Care, and must complete and submit to their VCU Health System Financial Counselor the VCU Health System Financial Assistance Request for Non-Emergent Care - Patient Questionnaire Form.
3. Financial assistance requests for non-emergent care will be reviewed and approved on a case-by-case basis by VCU Health System administration and are subject to budgetary restrictions.

Definitions

Definitions: Federal Poverty Level (FPL) Guidelines

The poverty guidelines updated periodically by the United States Department of Health and Human Services, which VCU Health System uses to establish income and family size eligibility criteria for Indigent Care.

Household

Includes the patient's spouse, mother and father (regardless of marital status), and any children who live in the same home as the patient and are qualifying dependents for tax purposes.

Household Income

For purposes of the VCU Health System Financial Assistance Application, sources of income include, but are not limited to: gross salary and wages, self-employment income, interest and dividends, real estate rentals and leases, Social Security benefits, alimony and child support payments, pensions, settlement income, bonds, tax annuities, unemployment and disability payments, and public assistance such as general relief or Temporary Assistance for Needy Families ("TANF").

Indigent Care

Medically necessary services provided at no, or discounted, charges to patients who meet current State University Teaching Hospitals Indigent Care Guidelines, and if applicable, additional VCU Health System-funded Indigent Care criteria described in this policy.

Self-Pay Discounted Care

Medically necessary services provided at a discount to patients who elect to self-pay or are uninsured and do not qualify for Indigent Care.

State University Teaching Hospitals Indigent Care

State-sponsored healthcare services provided at no, or discounted, charges to patients who lack financial resources or have exhausted their health insurance benefits, and based upon state-approved criteria are applied to all qualifying individuals who need assistance.

VCU Health System-funded Indigent Care

VCU Health System-funded healthcare services applied to an additional 25% discount to patients who qualify for State University Teaching Hospitals Indigent Care at "Tier 5" of the Federal Poverty Level.

Related Documents & Resources

The following is a list of resources related to the current document.

Other Links and
Documents

[Appendix A Table](#)