

WHITE RIVER HEALTH SYSTEM

Batesville, Arkansas

Effective Date:

Subject: Financial Assistance Policy

Administrative Policy/Procedures

Administrator/CEO

Reviewed/Revised:

Purpose

White River Health System, Inc. ("WRHS") recognizes, as a not-for-profit health care delivery system, its obligation to provide financial assistance to patients in need of such. WRHS is dedicated to a mission of public financial assistance through providing care for members of our society who benefit from its services without regard to race, sex, creed, national origin, or station in economic or social life. It is committed to making available, in such ways as to preserve human dignity and worth, the full resources of the health system to those persons unable to pay. At the same time, WRHS must operate its facilities in the most efficient and economical manner possible to assure a strong future financial position necessary for the replacement and expansion of facilities, payment of its debts, establishment of adequate reserves for emergencies, the provision of future technological developments, and needed medical services.

Policy

Under these principles, the Board of Directors of WRHS is committed to the provision of financial assistance to patients who are in need of care, have selected WRHS for such care, and a determination has been made that the facility is the most appropriate facility for rendering such care of service and there is no other more suitable facility or program available to such patient where compensated care could be rendered.

It is necessary to adhere to an "open door" philosophy of furnishing adequate diagnostic and therapeutic services for emergencies in order to avoid claims of improper rejection, inappropriate transfers or lack of recognition of cases requiring immediate attention in the emergency room. WRHS conforms with existing EMTALA laws and provides treatment for emergency medical conditions. Further, this policy prohibits WRHS from engaging in actions that discourage individuals from seeking emergency medical care, such as demanding payment before receiving treatment for emergency medical conditions or by permitting debt collection activities that interfere with the provision of emergency medical care.

Procedure

The following guidelines will be followed in providing financial assistance:

- 1) Financial assistance is provided in the following ways:

- a) Uncompensated Services
 - b) Reduced Compensated Services
 - c) Discount Services
- 2) Each request for financial assistance will be evaluated on its own merits utilizing established patient accounts procedures based on this policy. Evaluation of the need for a particular patient will likely include such factors as: a) income, assets, and liabilities, b) the medical condition of the patient, c) the potential for long term medical care, d) availability of other forms of reimbursement whether insurance, social programs or other financial resources, and e) the suitability of the facility for the patient's particular needs and whether a more appropriate facility is available at which some form of payment would be available. Requests for financial assistance may come from doctor's offices, "free" clinics, clergy, board of directors, hospital administration and/or any other community-minded interested party. Each requestor will be required to fill out the WRHS financial assistance application unless the requesting party can show that a like form has been completed for the applicant.
 - 3) All patients should be offered a financial assistance application at the time of registration and/or discharge from the facility. If this evaluation is not conducted until after the patient leaves the facility, or in case of outpatients or emergency patients, a Financial Counselor will mail a financial assistance application to the patient for completion. In addition, the hospital will provide a plain language summary of the financial assistance policy to the patient with all billing statements and communications within the first 120 days following the first billing statement.
 - 4) Uninsured patients and patients who qualify for financial assistance will not be charged for emergency or other medically necessary care at rates higher than the "amounts generally billed" to third-party payers. The use of gross charges to such patients is prohibited. For purposes of this policy, WRHS uses the "look back" method to determine the amounts generally billed or "AGB." The current AGB discount of 51% at White River Medical Center and 51% at Stone County Medical Center.
 - 5) Uncompensated/Reduced Compensation Services will be limited to those patients whose family income is below three hundred percent (300%) of the national poverty guidelines. The prevailing national poverty guidelines will be the basis for determining eligibility and can be requested in writing, free of charge from the hospital or at www.acf.hhs.gov
 - 6) Uncollectible accounts, accounts that were not reviewed by financial counselors at time of admission, and/or questionable collectible accounts may qualify for financial assistance during the collection process if they meet the above criteria.
 - 7) In the following situations (known as presumptive financial assistance), a patient is deemed to be eligible for 100% reduction of charges:
 - a) If patient is currently eligible for Medicaid, but was not eligible on a prior date of service. The facility will apply its financial assistance policy retroactively for the previous twelve months.

- b) If patient states he or she is homeless and the facility, through its own diligence, does not find any evidence to the contrary.
 - c) If patient is mentally or physically incapacitated and has no one to act on his/her behalf.
- 8) In the event of a patient's death, the family of the deceased patient will be given the opportunity to complete an application for financial assistance which will be processed according to this Policy.
- 9) WRHS will provide any member of the public or state governmental entity a copy of its financial assistance policy and application upon request, free of charge. The policy can be requested by calling the White River Health System Patient Financial Services Office at 870-262-1200 or by writing the Patient Financial Services Office at 1710 Harrison St, Batesville, AR 72501. The policy will also be available on the hospital website at www.whiteriverhealthsystem.com, at all points of registration within the facility, and will be provided by mail to anyone requesting it at no charge. A plain language summary of the policy will be made available in these locations as well. Notices of this Financial Assistance Policy will also be included on billing statements.
- 10) This Financial Assistance Policy applies only to WRHS hospital charges and does not include charges that are not billed by WRHS. This policy only applies to emergency and medically necessary services and does not apply to elective procedures. See attached list of providers covered by this policy.
- 11) This Policy will be applied equally to all patients regardless of payer source. Applications that do not meet the criteria set forth in this Policy may, in extraordinary circumstances, be approved by the Chief Financial Officer.

Administration of Financial Assistance Policy

PURPOSE

To insure that requests for uncompensated service, reduced compensation services and discount services are handled consistently, accurately and timely.

POLICY

- 1) WRHS provides uncompensated, reduced compensation or discount services to all eligible persons unable to pay.
- 2) Eligibility for uncompensated services is limited to persons whose verifiable family income is equal to or less than 100% of the current poverty income guidelines as established by the Department of Health and Human Service.
- 3) Eligibility for reduced compensation services is limited to persons whose verifiable income is greater than 100% of the current poverty income guidelines but not greater than 300% of the

current poverty income guidelines as established by the Department of Health and Human Services.

- 4) Accounts that have been placed with a third party collection agency are eligible for benefits provided that they meet appropriate guidelines. If approved, the account will be pulled from agency and reinstated for charitable consideration.
- 5) Acceptable income verification includes:
 - A. Most recent Federal income tax return, if application is presented within the first quarter of the year.
 - B. Most recent Federal income tax return, plus employers' verification of earnings for current year, if application is presented after the first quarter of the year.
 - C. For self-employed individuals, most recent Federal income tax return and a copy of all current quarterly returns.
- 6) White River Health System reserves the right to pursue collections activity on unpaid balance if the patient or representative does not meet the agreed upon schedule.
- 7) White River Health System sends account statements to patients on a monthly (30 day) cycle. The first statement is sent to the patient 30 days after discharge. If no payment is received, a second statement is issued 30 days after the first statement. If no payment is received, a final notice is mailed to the patient stating that payment must be received within 30 days of notice to prevent assignment to a collection agency. Accounts with no payment within 30 days of final notice are reviewed by White River Health System Patient Financial Services Office staff to insure all reasonable efforts to determine eligibility for financial assistance have been met before assignment to a collection agency. WRHS will make reasonable efforts to orally notify the patient about its financial assistance policy and how they may obtain assistance with the process before the account is placed with an agency. Any collection agency utilized by White River Health System will agree to refrain from abusive collection practices. "Reasonable efforts" includes notifying individuals of this Financial Assistance Policy upon admission, discharge and in written and oral communications with the individual concerning his or her bill. Extraordinary collection efforts include filing lawsuits, placing liens on residences, reporting adverse information to consumer credit reporting agencies or credit bureaus, arrests, body attachments, and similar activities.

RESPONSIBILITY

Revenue Cycle Director
Patient Financial Services Associates

PROCEDURE

1. Process Steps
 - A. Patient or representative requests financial assistance.
 - B. Patient or representative completes application. If the applicant is unable to provide the required financial information, he or she may call the Patient Financial Services Office to discuss other evidence that may be provided to demonstrate eligibility.

- C. Patient Financial Services reviews application for completeness within thirty (30) days of receipt. If it is not properly completed, patient or representative is contacted for needed information. If needed information is not provided, within a reasonable period of time, the application is denied.
- D. Patient Financial Services reviews income verification documentation. If such documentation is not present or does not meet required guidelines, the patient or representative is contacted for such documentation. If needed documentation is not provided, within a reasonable period of time, the application is denied.
- E. Patient Financial Services reviews services provided to verify eligibility. If the service is covered by other third-party payors, the patient or representative is contacted and these avenues are pursued. If the question of extraordinary circumstances arises, the account is referred to appropriate management for determination of eligibility. Based upon management decision, the account is either returned for processing or denied. If denied, payment options are discussed with the patient or representative. See attached payment plan schedule.
- F. Patient Financial Services reviews to determine if account is placed with a collection agency. If the account is being serviced by an agency, patient may obtain a financial assistance application and collection efforts will be suspended while determination is being made.
- G. Patient Financial Services compares family income to current Department of Health and Human Services poverty guidelines. If the family income is at or below 100% of said guidelines, the account is discounted 100% and notification is sent to the patient or representative. Determination of eligibility will be provided, generally, within 60 days.
- H. If the family income exceeds 100% of the Department of Human Services poverty guidelines, Patient Financial Services compares family income to the reduced compensation schedule as outlined in procedure #2. If the family income meets the requirements, the patient or representative is notified of acceptance, details of discount Procedure is explained, payment plan is established, the account is discounted appropriately and notes detailing discount are placed on the patient's account record.
- I. If the account is ineligible for reduced compensation benefits, the patient or representative is notified of denial. A payment plan with appropriate discount is established.
- J. If an individual has applied for and received financial assistance at White River Medical Center or Stone County Medical Center within the previous twelve (12) months and the individual's financial situation has not changed, the individual will be deemed to be eligible for financial assistance without having to submit a new application for financial assistance.
- K. All applications for financial assistance will be maintained for a period of one (1) year.

- 2. Reduced Compensation Service Schedule – see attached

RELATED MATERIALS

- 1. Department of Health and Human Services Poverty Guidelines
- 2. Reduced Fee Discount Table

DISTRIBUTION

Patient Financial Services
Administration

Services provided by the following practices and hospital services are covered under the White River Health System Financial Assistance Policy:

Cave City Medical Clinic
301 South Main
Cave City, AR 72521
870-283-5353

Drasco Medical Clinic
60 Greers Ferry Road
Drasco, AR 72530
870-668-3200

Melbourne Medical Clinic
526 E. Main Street
Melbourne, AR 72556
870-368-4344

Newark Medical Clinic
501 Vine Street
Newark, AR 72562
870-799-3299

Newport Diagnostic Medical Clinic
2200 Malcolm Ave Ste. B
Newport, AR 72112
870-512-2500

Pleasant Plains Medical Clinic
6200 Batesville Blvd.
Pleasant Plains, AR 72568
501-345-2182

Strawberry Medical Clinic
58 River Dr.
Strawberry, AR 72469
870-528-4081

Stone County Primary Care Clinic
2202 E. Main Street
Mountain View, AR 72560
870-269-6495

Tuckerman Medical Clinic
102 Elm Street
Tuckerman, AR 72473

WRMC Family Practice Clinic
2000 Harrison Street Ste. D
Batesville, AR 72501
870-793-4724

WRMC Family Practice Clinic
1301 White Drive
Batesville, AR 72501
870-793-6887

Midway Medical Clinic
195/197 Hospital Circle
Cherokee Village, AR 72529

WRMC Cardiology Clinic
16 Hospital Circle Ste. A
Batesville, AR 72501
870-793-7519

Batesville Family Care Clinic
1215 Sidney Street Ste. 300
Batesville, AR 72501
870-793-1126

WRMC Surgery Clinic
413 Virginia Drive
Batesville, AR 72501
870-793-4445

WRMC Surgery Clinic
501 Virginia Drive Ste. A
Batesville, AR 72501
870-698-1846

WRMC Internal Medicine Clinic
12 Hospital Circle Ste. B
Batesville, AR 72501
870-262-1510

WRMC Pain Management Clinic
1700 Harrison Street Ste. T
Batesville, AR 72501
870-262-6155

White River Medical Complex
195 Hospital Dr.
Cherokee Village, AR 72529
870-262-6155

Mountain View Clinic
416 Massey
Mountain View, AR 72560
870-269-3997

Newport Clinic
2200 Malcolm Ave.
Newport, AR 72112
870-262-6155

Searcy Clinic
1115 S. Main St.
Searcy, AR 72143
501-279-1279

Batesville Neurology Clinic
1699 Harrison Street Ste. D
Batesville, AR 72501
870-262-6282

The Women's Clinic
1215 Sidney Street Ste. 202
Batesville, AR 72501
870-262-2000

Batesville Oncology Clinic
1710 Harrison Street
Batesville, AR 72501
870-262-1750

MPOC Orthopaedic & Sports Medicine Clinic
501 Virginia Dr. Ste. C
Batesville, AR 72501
870-793-2371

The Children's Clinic
1700 Harrison Street Ste. N
Batesville, AR 72501
870-262-2200

WRHS Behavioral Health Clinic
2230 Harrison Street
Batesville, AR 72501
870-698-2100

Batesville Pulmonology Clinic
1700 Harrison Street Ste S
Batesville, AR 72501
870-262-1660

WRMC Cancer Care Center
1710 Harrison Street
Batesville, AR 72501
870-262-6200

WRMC Rheumatology Clinic
12 Hospital Circle Suite A
Batesville, AR 72501
870-262-1500

WRMC Wound Healing Center
1710 Harrison Street
Batesville, AR 72501
870-262-1141

White River Orthopaedic & Sports Medicine
2110 E Main Street
Mountain View, AR 72560
870-269-5630

WRMC Family Practice Clinic Southside Medical Complex
1217 Batesville Blvd
Batesville, AR 72501
870-262-2800

Batesville Pulmonology Clinic
16 Hospital Circle Ste C
Batesville, AR 72501
870-793-5546

WRHS Grasse Memorial Clinic
35 Grasse Street
Calico Rock, AR 72519
870-297-2475

General Surgery
2110 East Main St
Mountain View, AR 72560
870-269-7610

Mountain View Family Practice PA
19797 Hwy 5 North
Mountain View, AR 72560
870-269-4144

Cardiology Associates (Dr. Athan Stogioglou)
407 Virginia Drive
Batesville, AR 72501
870-793-4200

Services provided by the following practices are NOT covered under the White River Health System Financial Assistance Policy:

White River Diagnostic Clinic
3443 Harrison Street
Batesville, AR 72501
870-698-1635

Cardiology Associates (Dr. Roger Hill and Dr. Raphael Ngengwe)
407 Virginia Drive
Batesville, AR 72501
870-793-4200

Dr. Patrick Hatfield
299 Eagle Mountain Blvd
Batesville, AR 72501
870-698-9100

Dr. Jennifer McLaughlin
16 Hospital Circle Ste B
Batesville, AR 72501
870-793-7800

Dr. J.R. Baker
409 Virginia Drive
Batesville, AR 72501
870-793-5356

Dr. Ronald Bates
409 Virginia Drive
Batesville, AR 72501
870-793-3400

Dr. Verona T. Brown
1500 Lawrence Street
Batesville, AR 72501

870-612-3223

Dr. K. Wade Falwell Jr.
2201 Harrison Street
Batesville, AR 72501
870-307-0264

Dr. Jordan Weaver
1995 Harrison Street
Batesville, AR 72501
870-698-1262

Dr. David Posey
WRMC Surgery Clinic
501 Virginia Drive
Batesville, AR 72501

Dr. Robin Williams
411 Virginia Drive
Batesville, AR 72501
870-698-9747

Dr. Meriden Glasgow & Dr. Clinton Melton
305 Virginia Drive
Batesville, AR 72501
870-698-0300

Dr. E.J. Jones
255 Virginia Drive
Batesville, AR 72501
870-793-1963