

POLICY STATEMENT/PURPOSE

East Ohio Regional Hospital (EORH) is committed to providing charity care to persons who have healthcare needs and are uninsured, underinsured, ineligible for a government program.

Accordingly, this written financial assistance policy (FAP):

- Includes eligibility criteria for financial assistance – free charity care
- Describes the basis for calculating amounts charged to patients eligible for financial assistance under this policy
- Describes the method by which patients may apply for financial assistance
- Describes how the hospital will widely publicize the policy within the community served by the hospital
- Limits the amounts that the hospital will charge for emergency or other medically necessary care provided to individuals eligible for financial assistance to the amount generally billed.

Charity is not considered to be a substitute for personal responsibility. Patients are expected to cooperate with EORH's procedures for obtaining charity or other forms of payment or financing.

In order to manage its resources responsibly and to allow EORH to provide the appropriate level of assistance to the greatest number of persons in need, the Board of Directors establishes the following policy:

DEFINITIONS

For the purpose of this policy, the terms below are defined as follows:

Charity Care: Healthcare services that have been, or will be, provided but are never expected to result in cash inflows. Charity care results from a provider's policy to provide healthcare services to persons who are unable to pay for care.

Family: Using the Census Bureau definition, a group of two or more people who reside together and who are related by birth, marriage, or adoption. According to Internal Revenue Service regulations, a family may include a spouse, child, grandchild, parent, or grandparent.

Family Income: Family Income is determined using the Census Bureau definition, which uses the following income when computing federal poverty guidelines:

- Includes earnings, unemployment compensation, workers' compensation, Social Security, Supplemental Security Income, public assistance, veterans' payments, survivor benefits, and other income.
- Noncash benefits (such as food stamps and housing subsidies) do not count;
- Determined on a before-tax basis;
- Excludes capital gains or losses; and
- If a person lives with a family, includes the income of all family members (Non-relatives, such as housemates, do not count).

Uninsured: The patient has no level of insurance or third party assistance to assist with meeting his/her payment obligations.

Underinsured: The patient has some level of insurance or third-party assistance but still has out-of-pocket expenses that exceed his/her financial abilities.

Gross Charges: The total charges at the organization's full established rates for the provision of patient care services before deductions from revenue are applied.

Emergency medical conditions: Defined within the meaning of section 1867 of the Social Security Act (42 U.S.C. 1395dd).

Medically necessary: As defined by Medicare (services or items reasonable and necessary for the diagnosis or treatment of illness or injury).

PROCEDURES

A. Services Eligible Under this Policy. For purposes of this policy, "charity" or "financial assistance" refers to healthcare services provided by EORH without charge to qualify for charity care.

1. Emergency medical services provided in an emergency room setting;
2. Services for a condition which, if not promptly treated, would lead to an adverse change in the health status of an individual;
3. Non-elective services provided in response to life-threatening circumstances in a non-emergency room setting; and
4. Medically necessary services, evaluated on a case-by-case basis at EORH's discretion.

B. List of non-hospital providers. The following non-hospital providers may also bill for emergency and medically necessary care provided during a patient's visit at EORH. EORH does not discriminate on the basis of race, ethnicity, or national origin in its policies and procedures.

1. Emergency Medicine Physicians (Emergency Room Physicians)
2. Sound Physicians (Hospitalists)
3. Valley Radiologists Inc (Radiologists)
4. Amsol, LLC (Anesthesiologists & CRNAs)

C. Eligibility for Charity. Eligibility for charity will be considered for those individuals who are uninsured, underinsured, ineligible for any government health care benefit program, and who are unable to pay for care.

D. Method by Which Patients May Apply for Charity Care.

1. Financial need will be determined in accordance with procedures that involve an individual assessment of financial need; and will include:
 - Include an application process, in which the patient or the patient's guarantor are required to cooperate and supply personal, financial and other information and documentation necessary to determine financial need.
 - Include reasonable efforts by EORH to explore appropriate alternative sources of payment and coverage from public and private payment programs, and to assist patients to apply for such programs.
 - Include a review of the patient's outstanding accounts receivable for prior services rendered and the patient's payment history.
2. An application may be obtained from the following sources:
 - Our hospital website: eohospital.com
 - By calling or visiting the Financial Counselor's Office at 740-633-4318 between 6:30 AM and 3:00 PM, Monday-Friday
3. It is preferred, but not required, that a request for charity and a determination of financial need occur prior to rendering of non-emergent medically necessary services. However, the hospital will accept applications for charity care at any time.
4. EORH's values of human dignity and stewardship shall be reflected in the application process, financial need determination, and granting of charity. Requests for charity shall be processed as quickly as possible.
5. For outpatient hospital services, the eligibility determination will be effective for ninety days from the initial date of service, during which a new eligibility determination need not be completed.

E. Eligibility Criteria and Amounts Charged to Patients. Services eligible under this FAP will be made available to the patient, in accordance with financial need, as determined in accordance with the procedures set forth in this policy.

G. Communication of the Charity Program to Patients and Within the Community. Notification about charity available from EORH, which shall include a contact number, shall be provided to patients and the community.

H. Relationship to Collection Policies. EORH has separate policies and procedures for internal and external collection practices (including actions the hospital may take in the event of non-payment).

1. Validating that the patient owes the unpaid bills and that all sources of third-party payments have been identified and billed by the hospital;
2. Documentation that EORH has offered, or has attempted to offer, the patient the opportunity to apply for charity care pursuant to this policy and that the patient has not complied with the offer;
3. Documentation that the patient has been offered a payment plan but has not honored the terms of that plan.

G. Regulatory Requirements. In implementing this Policy, EORH management and facilities shall comply with all other federal, state, and local laws, rules, and regulations that may apply.