Financial Assistance Policy

BHSM Rehabilitation, LLC’s policy is to provide Medically Necessary Care to patients without regard to race, creed, or ability to pay. Patients who do not have the means to pay for services provided at BHSM Rehabilitation, LLC may request financial assistance, which will be awarded subject to the terms and conditions set forth below.

I. Background

A. BHSM Rehabilitation, LLC is an inpatient rehabilitation hospital that is operated and managed in a manner that is generally consistent with the requirements of Banner Health under section 501(c)(3) of the Internal Revenue Code and charitable institutions under state law.

B. BHSM Rehabilitation, LLC is committed to providing Medically Necessary Care. "Medically Necessary Care" is provided to patients without regard to race, creed, or ability to pay.

C. The principal beneficiaries of the Financial Assistance Policy are intended to be uninsured patients whose Annual Family Income does not exceed 400% of the Federal Poverty Income Guidelines (the FPG) published from time to time by the U.S. Department of Health and Human Services and in effect at the date of service for awards of financial assistance under this Policy. Under no circumstances will a patient eligible for financial assistance under this Policy be charged more than amounts generally billed for such care.
D. Patients are expected to cooperate with BHSM Rehabilitation LLC’s procedures for obtaining Financial Assistance or other forms of payment, and to contribute to the costs of their care based on their individual ability to pay.

II. Definitions

"Annual Family Income" includes wages and salaries and non-wage income including alimony and child support; social security, unemployment, and workers compensation benefits; and pension, interest or rental income of the Family.

“Application” means the process of applying under this Policy, including either (a) by completing the BHSM Rehabilitation, LLC financial assistance application in person, online, or over the phone with a representative or (b) by mailing or delivering a completed paper copy of the Application to BHSM Rehabilitation, LLC.

“CBO” means Central Billing and Collections Office.

"Family" shall mean the patient, patient's spouse (regardless of where the spouse lives) and all of the patient's natural or adoptive children under the age of eighteen who live with the patient. If the patient is under the age of eighteen, the family shall include the patient, the patient's natural or adoptive parent(s) (regardless of where the parents live), and all of the parent(s)' natural or adoptive children under the age of eighteen who live in the home.

“FPG" shall mean the Federal Poverty Income Guidelines that are published from time to time by the U.S. Department of Health and Human Services and in effect at the date of service.

"Insured Patients" are individuals who have any governmental or private health insurance.

"Medically Necessary Care" shall mean those services reasonable and necessary to diagnose and provide preventive, palliative, curative or restorative treatment for physical or mental conditions in accordance with professionally recognized standards of health care generally accepted at the time services are provided. Medically necessary care does not include outpatient prescription medications.

"Policy" shall mean this Financial Assistance Policy as currently in effect.

"Uninsured Patients" are individuals: (i) who do not have governmental or private health insurance; (ii) whose insurance benefits have been exhausted; or (iii) whose insurance benefits do not cover the Medically Necessary Care the patient is seeking.

III. Relationship to Other Policies
A. Policy Relating to Emergency Medical Services - Emergency services are not provided at BHSM Rehabilitation, LLC.

B. Prescription Drug Coverage - Patients in need of assistance with the costs of their prescription medications may qualify for one of the patient assistance programs offered by pharmaceutical companies.

IV. Eligibility Criteria for Financial Assistance

Patients seeking care at BHSM Rehabilitation, LLC who meet the qualifications below are eligible for the assistance described in Section VII under this Policy.

A. Income Based Financial Assistance-
   1. Patients who are Uninsured Patients and who are seeing Medically Necessary Care for inpatient hospital services, and
   2. Whose Annual Family Income does not exceed 400% of the FPG, or
   3. Patients who are Underinsured with a balance after insurance of $2,500, and
   4. Whose Annual Family Income does not exceed 400% if the FPG, or
   5. Patients who are medically indigent with combined household medical bills for the prior 12 months greater than 50% of Annual Family Income

B. Additional Ways to Qualify for Assistance- A patient who does not otherwise qualify for financial assistance under this Policy but is unable to pay for the cost of Medically Necessary Care may seek assistance in the following circumstances:

   1. Exceptional Circumstances - Patients who relay that they are undergoing an extreme personal or financial hardship (including a terminal illness or other catastrophic medical condition).

   2. Special Medical Circumstances - Patients who are seeking treatment that can only be provided by BHSM Rehabilitation, LLC medical staff or who would benefit from continued medical services from BHSM Rehabilitation, LLC for continuity of care.

   Requests for assistance due to Exceptional Circumstances or Special Medical Circumstances will be evaluated on a case-by-case basis with a determination made by the CBO Manager.

C. Medicaid Screening. Uninsured Patients, whose Annual Family Income does not exceed 400% of the FPG, seeking care at BHSM Rehabilitation, LLC may be contacted by a representative to determine whether they may qualify for Medicaid. Uninsured Patients must cooperate with the Medicaid eligibility process to be eligible for financial assistance under this Policy.
V. **Method of Applying**

A. Income Based Financial Assistance

Any patient seeking income-based financial assistance at any time in the scheduling or billing process may complete the financial assistance application and will be asked to provide information on Annual Family Income for the three-month and twelve-month period immediately preceding the date of eligibility review. Third party income verification services may be used as evidence of Annual Family Income. The financial assistance application may be found in our Admissions areas, online at [www.banner-rehabhospitals.com](http://www.banner-rehabhospitals.com), or from a representative at our facility or business office.

1. If there is a discrepancy between two sources of information, a BHSM Rehabilitation, LLC representative may request additional information to support Annual Family Income.

B. Exceptional Circumstances

BHSM Rehabilitation, LLC personnel will initiate an Application for any patient identified as having incurred or being at risk to incur a high balance or as reporting an extreme personal or financial hardship. BHSM Rehabilitation, LLC personnel will gather information on financial circumstances and personal hardships from the patient. Determinations are made by the CBO Manager under the direction of the CFO. The patient will be notified of the final determination.

C. Special Medical Circumstances

BHSM Rehabilitation, LLC Personnel will initiate an Application for any patient identified during the scheduling or admission process as having potential special medical circumstances and a representative will solicit a recommendation from the physician who is or would be providing the treatment or care as to whether the patient needs treatment that can only be provided by BHSM Rehabilitation, LLC medical staff, or would benefit from continued medical services from BHSM Rehabilitation, LLC for continuity of care. Determinations on special medical circumstances are made by the treating physician. The patient will be notified in writing if they do not qualify for financial assistance as due to special medical circumstances.

D. Incomplete or Missing Applications

Patients will be notified of information missing from the Application and given a reasonable opportunity to supply it.

VI. **Eligibility Determination Process**

A. Financial Interview
A BHSM Rehabilitation, LLC representative will attempt to contact by telephone all Uninsured Patients for financial assistance at the time of scheduling for a financial interview. The representative will ask for information, including family size, sources of family income and any other financial or extenuating circumstances that support eligibility under this Policy and will aid in completion of an Application. At the time of the appointment or upon admission, patients will be asked to visit the BHSM Rehabilitation, LLC representative and sign the Application.

B. Applications Received

Any Application, whether completed in person, online, delivered or mailed in, will be forwarded to a BHSM Rehabilitation, LLC representative for evaluation and processing.

C. Determination of Eligibility

A BHSM Rehabilitation, LLC representative will evaluate and process all Financial Assistance Applications. The patient will be notified by letter of the eligibility determination. Patients who qualify for less than 100% financial assistance will receive an estimate of the amount due and will be requested to set up payment arrangements.

VII. Basis for Calculating Amounts Charged to Patients, Scope, and Duration of Financial Assistance

Patients eligible for awards of income-based financial assistance under the Policy will receive assistance according to the following income criteria:

- If you are uninsured and your annual family income is less than 200% of the FPG, you will receive free care.
- If you are uninsured and your annual family income is 200% – 300% of the FPG, you will receive a 75% discount off of the facility amount generally billed.
- If you are uninsured and your annual family income is greater than 300% but less than 400% of the FPG, you will receive a 50% discount off of the facility amount generally billed.
- If you are underinsured with a balance of $2,500 or more and your annual family income is less than 200% of the FPG, the balance will be waived.
- If you are underinsured with a balance of $2,500 or more and your annual family income is 200% - 300% of the FPG, the balance will be discounted by 75%.
- If you are underinsured with a balance of $2,500 or more and your annual family income is greater than 300% but less than 400% of the FPG, the balance will be discounted by 50%.
- If your family combined household medical bills for the last 12 months are greater than 50% of annual family income, you will receive a 75% discount on the patient liability.
Failure to comply with BHSM Rehabilitation, LLC’s Medicaid Coverage and Financial Assistance screening process will exclude patients from Financial Assistance eligibility.

Modifications to previously awarded discounts shall be made if subsequent information indicates the information provided to BHSM Rehabilitation, LLC was inaccurate.

As used herein, the "amount generally billed" has the meaning set forth in IRC §501(r)(5) and any regulations or other guidance issued by the United States Department of Treasury or the Internal Revenue Service defining that term. See Appendix A for a detailed explanation of how the “amount generally billed” is calculated. Appendix A is updated annually and is also available online at www.banner-rehabhospitals.com, our admissions areas, and upon request by asking a BHSM Rehabilitation, LLC representative.

Once BHSM Rehabilitation, LLC has determined that a patient is eligible for income-based financial assistance, that determination is valid for ninety (90) days from the date of eligibility review. After ninety (90) days, the patient may complete a new Application to seek additional financial assistance.

VIII. Determination of Eligibility for Financial Assistance Prior to Action for Non-Payment

A. Billing and Reasonable Efforts to Determine Eligibility of Financial Assistance

BHSM Rehabilitation, LLC seeks to determine whether a patient is eligible for assistance under this Policy prior to or at the time of admission or service. If a patient has not been determined eligible for financial assistance prior to discharge or service, BHSM Rehabilitation, LLC will bill for care. If the patient is insured, BHSM Rehabilitation, LLC will bill the patient’s insurer on record for the charges incurred. Upon adjudication from the patient’s insurer, any remaining patient liability will be billed directly to the patient. If the patient is uninsured, BHSM Rehabilitation, LLC will bill the patient directly for the charges incurred. Patients will receive a series of up to four billing statements over a 120 day period beginning after the patient has been discharged, delivered to the address on record for the patient. Only patients with an unpaid balance will receive a billing statement. Billing statements include a plain language summary of this Policy and how to apply for financial assistance. Reasonable efforts to determine eligibility include: notification to the patient of the Policy upon admission and in written and oral communications with the patient regarding the patient's bill, an effort to notify the individual by telephone about the Policy and the process for applying for assistance at least 30 days before taking action to initiate any lawsuit, and a written response to any financial assistance application for assistance under this Policy submitted within 240 days of the first billing statement with respect to the unpaid balance or, if later, the date on which a collection agency working on behalf of BHSM Rehabilitation, LLC returns the unpaid balance to the Hospital.
A plain language summary of this Policy, similar in form to the document attached as Appendix C to this Policy, will be made accessible to patients and is available at www.banner-rehabhospitals.com.

B. Collection Actions for Unpaid Balances

If a patient has an outstanding balance after up to four billing statements have been sent during a 120 day period, the patient’s balance will be referred to a collection agency representing BHSM Rehabilitation, LLC which will pursue payment. BHSM Rehabilitation, LLC and its collection agencies do not report to credit bureaus nor do they pursue wage garnishments or similar collection actions. Collection agencies representing BHSM Rehabilitation, LLC have the ability to pursue collection for up to 18 months from the point when the balance was sent to the collection agency. A patient may apply for financial assistance under this Policy even after the patient’s unpaid balance has been referred to a collection agency. After at least 120 days have passed from the first post-discharge billing statement showing charges that remain unpaid, and on a case-by-case basis, BHSM Rehabilitation, LLC may pursue collection through a lawsuit when a patient has an unpaid balance and will not cooperate with requests for information or payment from BHSM Rehabilitation, LLC or a collection agency working on its behalf.

In no case will Medically Necessary Care be delayed or denied to a patient before reasonable efforts have been made to determine whether the patient may qualify for financial assistance. At BHSM Rehabilitation, LLC, an uninsured patient who seeks to schedule new services and has not been presumed eligible for financial assistance will be contacted by a representative who will notify the patient of the Policy and help the patient initiate an Application for financial assistance if requested.

C. Review and Approval

BHSM Rehabilitation, LLC’s representative has the authority to review and determine whether reasonable efforts have been made to evaluate whether a Patient is eligible for assistance under the Policy such that extraordinary collection actions may begin for an unpaid balance.

IX. Physicians not covered under the BHSM Rehabilitation, LLC Financial Assistance Policy

Certain services are performed by physicians who are not covered by the BHSM Rehabilitation, LLC financial assistance policy. These services may be covered by the Banner Health financial assistance policy available online at https://www.bannerhealth.com/patients/billing/financial-assistance.

Physicians working at BHSM Rehabilitation, LLC who are not covered under this Policy are identified in the Appendix B, Provider List, by name. The list is updated quarterly and is also available online at www.banner-rehabhospitals.com, in our admissions areas, and upon request by asking BHSM Rehabilitation, LLC representative.