



Uninsured/Underinsured Patient Discounts

DEFINITIONS

Uninsured patient: a patient that does not have third-party coverage for the treatment of the then current condition.

Underinsured patient: a patient that has some form of third-party coverage for the treatment of the current (presenting) condition, but such coverage does not cover the total claim. The remaining balance, the result of co-payment requirement, a deductible, or an indemnity plan, results in a hardship on the patient's guarantor.

POLICY/PROCEDURE

Patients responsible for some portion of the account balance or the entire account balance may be eligible for a discount based on their current economic circumstances

- 1. Hospital Care Assurance Program (HCAP):** Adena Health System is required by operation of law to offer care and treatment at no charge to individuals that qualify under the HCAP guidelines. Eligibility is determined by taking an application in accordance with the guidelines under the program. If an individual qualifies, the entire account is forgiven. See below for the Federal Poverty Level income guidelines and eligibility requirements.
- 2. Sliding Scale Discounts:** Individuals not eligible under the HCAP program may qualify for a discount based on the financial aid application. Adena Health System offers a discount of 75% on the balance for individuals with incomes from 101% to 125% of the federal poverty guidelines; 50% for those from 126% to 150%; and 25% for those from 151% to 200%. See below for the Adena Health System Community Financial Assistance Program income guidelines.
- 3. Prompt Pay Discounts:** Individuals not eligible for the discounts listed above may still be eligible for a discount based on prompt payment of the balance due. **A discount will not be extended if a discount has been granted to a third-party payer in arriving at the balance due from the patient or guarantor.** If an individual makes payment in full within thirty (30) days of **notification** to the patient, they will be granted a discount of 20% of the balance. This discount makes their payment consistent with Commercial insurers.
- 4. Contractual Arrangements:** An individual not otherwise able to avail themselves of any of the preceding may still receive a discount if that person contracts to pay the balance over an extended period of time. If the patient or guarantor makes arrangements to pay the balance via extended payments within thirty (30) days of the date of service, the System will extend a discount of 10% conditioned on the individual completing the contract. The contract is offered without interest and the discount is predicated on the cost of collection by AHS. The terms of such an arrangement are that the payments neither extend more than 24 months nor be less than \$25 per month. Contracts under this arrangement are monitored by an outside agency. Failure to make a payment promptly or without sufficient notice will result in the loss of the discount and prompt remanding to a collection agency.
- 5. Payment Options:** The Patient Business Services office is open Monday through Friday from 8:30 a.m. to 4:00 p.m. and can be reached by telephone at 740-779-4200 or 800-975-7541.

The following payment options are available to help you pay your hospital bill:

- Pay your bill in full by cash, check, or credit card (MasterCard, Visa, Discover, or American Express). Credit card payment is accepted by phone, mail or in person.
- Arrange an interest-free payment plan through our customer service representatives at 740-779-4200 or 800-975-7541.
- Apply for the Hospital Care Assurance Program or Adena Health System Community Financial Assistance Program through our Financial Counselors at 740-779-7428 or 740-779-8296.

IMPORTANT NOTICE

The Ohio Revised Code requires Adena Health System to notify ALL patients of the following Hospital Care Assurance Program:

Effective May 22, 1992, Ohio residents may be eligible for medically necessary hospital level services, without charge if:

1. If you are a recipient of the General Assistance (GA) or Disability Assistance (DA) program, or,
2. Your individual or family income is at or below the current poverty line on the date services were provided

For service dates on and after January 24, 2006, the poverty income levels are as follows:

Family Size	Income Guideline		Family Size	Income Guideline
1	\$9,800		5	\$23,400
2	\$13,200		6	\$26,800
3	\$16,600		7	\$30,200
4	\$20,000		8	\$33,600

Add \$3,400 for each additional person if the family unit has more than eight members

This program does not include physician or pharmacy charges, which are billed separately.

If you meet either of the above requirements, please contact a Patient Financial Counselor at 740-779-7428 or 740-779-8296 to request the necessary forms required to apply for this program. OR you may contact a Financial Counselor to schedule an appointment for an interview.

The hospital reserves the right to modify or cancel this program in accordance with the rule of the Ohio Department of Jobs and Family Services.

For service dates on and after January 24, 2006, the income levels for the Adena Health System Community Financial Assistance Program are as follows:

Family Members	25% Patient Responsibility	50% Patient Responsibility	75% Patient Responsibility	100% Patient Responsibility
Write-Off	75% 101-125% FPL	50% 126-150% FPL	25% 151-200% FPL	>200% FPL
1	\$9800.01- \$12,250.00	\$12,250.01- \$14,700.00	\$14,700.01- \$19,600.00	\$19,600.01
2	\$13,200.01- \$16,500.00	\$16,500.01- \$19,800.00	\$19,800.01- \$26,400.00	\$26,400.01
3	\$16,600.01- \$20,750.00	\$20,750.01- \$24,900.00	\$24,900.01- \$33,200.00	\$33,200.01
4	\$20,000.01- \$25,000.00	\$25,000.01- \$30,000.00	\$30,000.01- \$40,000.00	\$40,000.01
5	\$23,400.01- \$29,250.00	\$29,250.01- \$35,100.00	\$35,100.01- \$46,800.00	\$46,800.01
6	\$26,800.01- \$33,500.00	\$33,500.01- \$40,200.00	\$40,200.01- \$53,600.00	\$53,600.01
7	\$30,200.01- \$37,750.00	\$37,750.01- \$45,300.00	\$45,300.01- \$60,400.00	\$60,400.01
8	\$33,600.01- \$42,000.00	\$42,000.01- \$50,400.00	\$50,400.01- \$67,200.00	\$67,200.01