

# ROCHESTER REGIONAL HEALTH Policy

<b>Title:</b>	Financial Assistance Program for Rochester General Hospital and Rochester General Hospital Employed Physicians	<b>Date of Origin:</b>	2016	<b>Policy #</b>			
		<b>Last Reviewed:</b>	10/2024				
		<b>Last Revised:</b>	12/1/2024				
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	<p><b>Purpose and Introduction</b></p> <p>Rochester Regional Health recognizes the need in our community to provide financial counsel and assistance to those patients with limited income who find it difficult to meet the expenses incurred in receiving health care services at Rochester Regional Health. In keeping with our mission and values to enhance lives and preserve the health of our community and patients by enabling access to a comprehensive, fully integrated network of the highest quality and most affordable care, delivered with kindness, integrity, and respect, Rochester Regional Health offers a Financial Assistance Program.</p> <p>The purpose of this policy is to define the Financial Assistance Program and establish the necessary criteria, guidelines and approval process for the provision of Financial Assistance to eligible individuals, as well as to offer assistance with obtaining low cost or free health insurance, to help defray the costs of health care services provided by Rochester Regional Health.</p> <p><b>Overview/Public Disclosure Statement</b></p> <p>Rochester Regional Health’s Financial Assistance Program takes into account each individual patient’s ability to contribute to the cost of his or her healthcare services. The Financial Assistance Program consists of a process where patients are provided financial counseling and assistance in applying for publicly sponsored New York State health insurance programs and/or are evaluated for possible eligibility for a Financial Assistance Discount.</p> <p><b>Discounts for all Patients</b></p> <p>Rochester Regional extends financial assistance to patients by applying a discount to medically necessary services provided at the hospital and their outpatient locations. Exclusions include non-medically necessary elective services: cosmetic surgery, school/sport/work physicals, in-vitro fertilization, cardiac rehab, and pulmonary rehab.</p> <p><b>Financial Counseling Services</b></p> <p>As part of the Financial Assistance Program, Rochester Regional Health will provide patients with information about the criteria that must be met under Federal and NYS regulations in order to obtain Medicaid, Medicare, entitlement programs and/or other health insurances. Patients are assisted in making applications for any of these programs or discounted fee plans.</p> <p>Patients may remain self-pay and become responsible for full payment of their Hospital bill, if they:</p> <ul style="list-style-type: none"> <li>• Elect not to make application for insurance coverage for which they may qualify; or</li> <li>• Elect not to make application for Financial Assistance;</li> <li>• Do not comply with insurance company requirements</li> <li>• Have the ability to pay.</li> </ul>
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## **Financial Assistance Program**

### Services Eligible for Discounts

This Program covers hospital based and employed physician services that are determined to be Medically Necessary by a Physician; including both inpatient and outpatient services. “Medically Necessary” means those services that are necessary to prevent, diagnose, or treat conditions in a person that cause acute suffering, endanger life, or result in illness or infirmity. Discounts for Dental services are available and outlined in Appendix E Rochester Regional health employed physicians can be identified on the “Find a Doctor” section of the Rochester Regional Health website, [www.rochesterregional.org/physician-directory](http://www.rochesterregional.org/physician-directory)

The Financial Assistance Program does *not* cover any services billed by non-employed physicians or providers performing services in the hospital. Non-employed physician and providers will be billed separately.

### Discount Eligibility Requirements

Financial Assistance Discounts are available for uninsured and underinsured patients who reside in New York State and whose household income, as determined by the income patients provide in the Financial Assistance Application, is equal to or less than 400% of the most recent Federal Poverty Guidelines. Further information on income eligibility requirements is detailed in Appendix B. Rochester Regional Health will use discretion on a case-by-case basis to process financial assistance for all non-NYS resident patients and those patients who may be deemed medically indigent due to a catastrophic illness or injury.

### Discount Levels and Patient Payment

A patient whose household income, as determined by the application income worksheet, is equal to or less than 200% of the most recent Federal Poverty Guidelines qualifies for 100% coverage at all Rochester Regional Health hospitals.

A patient whose household income is greater than 200% and up to 400% of the most recent Federal Poverty Guidelines also qualifies for Financial Assistance. The percent of the Financial Assistance is illustrated in Appendix A. Financial Assistance discounts are also available to eligible patients to decrease the cost of coinsurance, co-payments and deductibles, also illustrated in Appendix A.

For those patients who do not pursue Medicaid or other insurance coverage that they may be eligible to receive due to religious reasons, an allowance program is available. If an IRS exemption from Medicare and Social Security taxes has been obtained, patients will be responsible for payment at the Medicaid rate. To qualify for this separate program, patients must submit proof of IRS exemption.

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Financial Assistance Application Availability  
Rochester Regional Health will make available, upon request and without charge, the Financial Assistance Program policy, application and plain language summary to patients. The aforementioned policy, application and summary are also available on the Rochester Regional Health website, under Patients & Visitors-Billing & Insurance.

Additional Assistance Review  
If there is sufficient information to identify that a patient is potentially eligible for Financial Assistance, the hospital may consider the patient to be Presumptively Eligible for Financial Assistance. Presumptive Eligibility is defined as a determination that a patient is eligible for financial assistance based on information other than that provided by the patient. The hospital may utilize analytic software or an analytic services vendor to support such presumptive Financial Assistance processing. If a patient is determined to be Presumptively Eligible for Financial Assistance, the discount amount will be reflected on the patient's next billing statement. If the discount is less than the most generous assistance available under the Financial Assistance Program, Rochester Regional Health will allow the patient to complete a Financial Assistance Application for evaluation of a more generous Financial Assistance discount.

Patients can submit Financial Assistance applications any time during the collection process.

If a submitted application is deemed incomplete, Rochester Regional Health will provide written notice of what additional information is needed. Patients will have 30 days to provide the requested information after which time Rochester Regional Health will close the application review process. Once the application process is closed, normal collection efforts may begin, as outlined in Appendix C.

Once a completed application is received, the patient will be notified of approval determination within 30 days. The Financial Assistance Counselor will, upon approving a patient for a Financial Assistance Discount, include any and all covered service accounts with open balances up to 240 days back from the date the patient completed the application and up to a maximum of 12 months forward. Accounts older than 240 days prior to the application date may be approved at the discretion of the Sr. Vice President, Revenue Cycle or designee.

See Appendix B for detail on the application and information required.

Billing and Collection Efforts for Patients Applying for Financial Assistance Discounts

Patients may receive multiple charges for the healthcare services provided at a Rochester Regional Health location. One charge will contain the costs for the facility (i.e., hospital stay, medicine given during patients stay, surgery room, etc.). There may be a separate charge for the professional fee for physician(s) that provided care to the patient.

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Once a patient has submitted a completed application for a Financial Assistance, the patient may disregard any current billing statement from Rochester Regional Health until such time as Rochester Regional Health has rendered a determination on the pending application.

If approved for a Financial Assistance Discount, the patient will receive a new billing statement with the new discounted amount owed. Rochester Regional Health will notify any collection agencies, as applicable, of any adverse information needs to be removed from the patient's credit report.

Approved applications for a Financial Assistance will be honored for a period of (one) 1 year in the event a patient returns for additional medically necessary services and the patient's financial status has not changed.

Installment payment plans may be established for patients who qualify for a Financial Assistance Discount. Monthly installment payments will be capped at 5% of gross monthly income of the patient's defined household in accordance with NYS Public Health Law 2807-k. Any payments made by patients during the application period that are in excess of the approved Financial Assistance adjusted amount due on open accounts will be refunded upon Financial Assistance application approval. No interest will be charged on any accounts placed on a payment plan.

Rochester Regional Health may refer a patient account to an outside Collection Agency if unpaid balances remain after 180 days from the first billing cycle date. Further detail on the Billing and Collection procedures can be found in Appendix C

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**Appeal Process**  
Any Financial Assistance determinations made under this policy may be appealed, by telephone, by calling the Customer Service Team at (585) 922-1900, or in writing, to Rochester Regional Health, Attention: Financial Assistance, 100 Kings Highway S, Rochester, NY 14617. The reconsideration will be completed within 30 days of receipt of the request.

**Implementation & Staff Training on Financial Assistance Program**  
Detail on Rochester Regional Health procedures regarding Financial Assistance, including training of staff, is illustrated in Appendix D.

Exceptions to this policy require CFO approval

<b>References:</b>	<b>New York State Public Health Law 2807-k New York General Business Law</b>
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## Appendix A

### Financial Assistance Discounts and Patient Payment Detail

A patient whose household income, as determined by the application income worksheet, is equal to or less than 200% of the most recent Federal Poverty Guidelines qualifies for 100% coverage at all Rochester Regional Health locations.

#### Sliding Scale Discounts

Patients whose household income is greater than 200% and up to 400% of the Federal Poverty Guidelines may qualify for a discount, whether uninsured or under-insured. The scale below illustrates the discounts available:

Household Income Percentage of Federal Poverty Guidelines										
	0-100%	101-125%	126-150%	151-175%	176-200%	201-225%	226-250%	251-300%	301-350%	351-400%
<b>RRH Medically Necessary Services, except Dental (for Uninsured)</b>	100% discount off of charges	100% discount off of charges	100% discount off of charges	100% discount off of charges	100% discount off of charges	80% discount off of charges	100% discount off of charges	100% discount off of charges	100% discount off of charges	100% discount off of charges
<b>RRH Medically Necessary Services, except Dental (for Insured)</b>	100% discount off of patient liability	100% discount off of patient liability	100% discount off of patient liability	100% discount off of patient liability	100% discount off of patient liability	90% discount off of patient liability	90% discount off of patient liability	90% discount off of patient liability	80% discount off of patient liability	80% discount off of patient liability

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## Appendix B

### Financial Assistance Application & Information Required

#### Household Income Criteria and Verification

The evaluation of a patient's eligibility for a Financial Assistance will be based upon a combination of the patient's household size and income. Household size is the patient, spouse (or domestic partner) and any children who are considered income tax dependents.

Income is defined as annual earnings and cash benefits from all sources before taxes for the patient and anyone in the patient's defined household. Income will include wages, interest, dividends, rents, pensions, Social Security, VA benefits, unemployment benefits, worker's compensation, taxable retirement, disability, child support, alimony and any other types of income that may accrue to the patient or any individual in the patient's defined household.

Rochester Regional Health may require that income be determined and verified by documentation or through the use of a self-attestation form. Income may also be determined by annualizing the pay of the patient and others in the patient's defined household, at the patient's current earnings rate.

Eligibility determination page from the NY State of Health Marketplace may also be provided as proof of income. See the attached New York State Uniform Financial Aid Application.

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## Appendix C

### **Billing and Collection Efforts for Patients Applying for Financial Assistance Discounts**

Rochester Regional Health will not send patient accounts, for which an application for a Financial Assistance Discount is pending, to an external collections agent until Rochester Regional Health has rendered a determination on the pending application.

In some cases, a patient eligible for assistance under the Financial Assistance Program may not have been identified prior to initiation of external collections efforts. Patients whose accounts have been sent to Rochester Regional Health's outside collections agent may still apply for Financial Assistance, so long as the patient had not previously requested an application for the program, had not failed to complete a previous application, and/or had not had a completed application previously rejected. In the case of such late application for Financial Assistance, the eligibility of the patient and the amount of any Financial Assistance for which the patient might be eligible, will be based on the Rochester Regional Health Financial Assistance policy and guidelines that were in effect on the date of service to the patient.

Installment payment plans may be established for patients who qualify for a Financial Assistance Discount. Monthly installment payments will be capped at 5% of gross monthly income of the patient's defined household in accordance with NYS Public Health Law 2807-k. No interest will be charged for any established payment plan. Rochester Regional Health prohibits the forced sale or foreclosure of a patient's primary residence in order to collect an outstanding medical bill for hospital or employed physician services. Rochester Regional Health will not pursue legal collection efforts for an outstanding medical bill for hospital or hospital based employed physician services.

Any payments made by patients during the application period that are in excess of the approved Financial Assistance adjusted amount due, on open accounts, will be refunded upon Financial Assistance application approval.

Any unpaid patient balances remaining 180 days after the first post-discharge billing statement will be referred to a collection agency. Rochester Regional Health will notify the patient in writing 30 days prior to sending an account to a collection agency via the monthly statement notification. Rochester Regional Health will not send patient accounts covered by Medicaid insurance to a collection agency. Rochester Regional Health will make every attempt to determine if a patient is eligible for Medicaid and bill accordingly. However, if a patient's Medicaid coverage validation is received past the Medicaid timely filing limit, Rochester Regional Health will cease all collection activity and close the account.

All collection agencies utilized by Rochester Regional Health will comply with this RRH Financial Assistance policy and advised where applications are readily available and referrals can be made should a patient wish to apply.

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## Appendix D

### I. Procedure for implementation of the Financial Assistance Program Policy

The following describes the procedures followed regarding the implementation and management of the Financial Assistance Program policy:

#### A. Communication Methods of the Financial Assistance Program

1. *Posted Public Notices.* Notices regarding the Rochester Regional Health's Financial Assistance Program are posted throughout the Hospitals and Medical Groups in key public access areas. Contents include a general description of the RRH Financial Assistance philosophy and program, together with instructions for how patients can access Financial Case Management staff to learn more about programs available and how to apply for these programs. In addition, a description of the Financial Assistance program is available on the Rochester Regional Health website. Language used in the website material is in "plain language" format. In addition, material is available in Spanish, and patients who speak other languages are offered the opportunity to have the material translated utilizing the 24 hour multi-lingual telephone translation service.
  
2. *Publications Available for Patients.* Brochures describing the Financial Assistance Program are available in all registration offices for ambulatory, emergency and inpatient areas of the Hospitals and Medical Group sites. Information about the Rochester Regional Health Financial Assistance Program is included in the Hospital's pre-admission packet that is sent to all patients being admitted to the Hospitals on an elective basis. In addition, the Financial Assistance Program is described in the Hospital's Admission Booklets and discharge paperwork that is given to all patients admitted to an inpatient care unit.

Common language and information regarding availability of translated documents and multi-lingual interpretive services are featured in these publications. Information on how patients may inquire about financial assistance is printed on all monthly statements sent to the patient. If a patient account has been referred to a collection agency, the agency shall provide information to the patient on how to apply for financial assistance when appropriate.

3. *One on One Discussions.* Financial Case Managers are available to interview uninsured inpatients and assist them in securing commercial, Medicaid, or Medicare insurance benefits to cover the cost of their care. When patients do not have insurance and do not qualify for public benefits, the Financial Case



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	<p>Managers explain the Financial Assistance Program to these patients and assist them in submitting an application for discounted care.</p> <p><b>B. Patient Access to the Financial Assistance Program</b></p> <p>1. <i>Initial Contact.</i> Any patient may self-refer to a Financial Case Manager to learn more about the Financial Assistance Program. The procedure for contacting the Financial Case Manager is outlined in all published material, and Patient Access staff are trained on how to refer the patient to the Financial Case Managers.</p> <p>The Financial Case Managers will make every effort to contact all uninsured patients admitted to the Hospitals. The Financial Case Managers may access the patient's current insurance, identify any existing coverage, and anticipate if the patients will require additional financial assistance in order to pay for their health care services.</p> <p>2. <i>Assessment for Financial Assistance.</i> A Financial Case Manager is available to assist uninsured patients in conducting a financial assessment and in securing insurance for his or her care.</p> <p>Through this process, if a patient appears to be qualified for Medicaid insurance, the Financial Case Manager will assist in submitting an application for this public insurance program, if the patient desires.</p> <p>Patients who are unwilling to apply for Medicaid, or who do not comply with all application requirements in a timely manner may still be eligible for Financial Assistance Discounts on a case by case basis review.</p> <p>The Financial Case Manager will inform the patient about:</p> <ul style="list-style-type: none"> <li>(a) the services covered by the financial assistance program;</li> <li>(b) steps in the application process;</li> <li>(c) the patient / family requirement to provide full and accurate financial information as a basis for Financial Assistance determinations, including pay stubs and/or tax returns (assets are not considered in determining eligibility);</li> <li>(d) the factors used in determining eligibility for Financial Assistance (including application to Medicaid, if applicable);</li> <li>(e) the sliding scale used to determine fee discounts for eligible patients;</li> <li>(f) the process for patient requests for reconsideration of a Financial Assistance determination in light of additional information or change in circumstances;</li> <li>(g) patient responsibility for payment of balance remaining after a discount is applied, including</li> </ul>
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copays, deductibles and coinsurances; and  
(h) the health system's billing and collection processes.

After all information is provided, patients are given the opportunity to decide if they wish to continue pursuing the Financial Assistance Discount Application Process.

Patients or their representatives who are unwilling to provide required documentation or comply with other aspects of the process are informed that they may not be eligible for Financial Assistance Discounts and that they become immediately responsible for all Hospital charges related to their and / or their dependent's care.

*3. Application Determination and Appeal Process*

Once a completed Financial Assistance Discount Application and all required documentation is received, a determination regarding the patient's eligibility status is made within 30 days, and if eligible, the amount of discount to which the patient is entitled. The information is communicated to the patient in writing and includes a full calculation of the specific amount that remains due from the patient or family after the indicated Financial Assistance discount is applied.

A patient or responsible party may request reconsideration or an appeal of a Financial Assistance determination / denial if additional information is available that would change their status as outlined in the Financial Assistance eligibility guidelines.

The appeal can be made by telephone by calling a representative at (585) 922-1900 or in writing to Rochester Regional Health, Attention: Financial Assistance, 100 Kings Highway S, Rochester, NY 14617. The reconsideration will be processed within 30 days of receipt of the request. A determination letter will be sent to the patient notifying them of the outcome of the appeal.

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## Appendix E

### Dental Financial Assistance Program

Oral Surgery Services provided by RRH Dental offices will be eligible for the Rochester Regional Health Financial Assistance Program and follow the discount schedule in Appendix A.

Dental Services that are covered by the Medicaid Program are also eligible for the Rochester Regional Health Financial Assistance Program.

#### Sliding Scale Discounts

Patients whose household income is less than 200% of Federal Poverty Guidelines may qualify for a discount, whether uninsured or under-insured. The scale below illustrates the discounts available:

Household Income Percentage of Federal Poverty Guidelines

0-100%	101%-125%	126%-150%	151%-175%	176%-200%
40% discount off charges	40% discount off charges	30% discount off charges	20% discount off charges	10% discount off charges