

<p><b>FLUSHING HOSPITAL FINANCIAL ASSISTANCE NOTIFICATION TO PATIENTS POLICY &amp; PROCEDURE</b></p>	<p>LAST REVIEW DATE 10-21-2024</p>
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**POLICY:** To provide access to Financial Assistance for eligible patients.

**PURPOSE:** To provide a process by which accessible and affordable care is provided to eligible patients and to ensure that patients and/or family members are notified of the Flushing Hospital Medical Center Financial Assistance Policy.

**PROCEDURE: Notification to Patients:**

Flushing Hospital Medical Center (FHMC or Hospital) has a Financial Assistance Policy (FAP) written in plain language.

Patients treated in any FHMC facilities may be eligible for financial assistance as set forth in this policy. Patients are notified that financial assistance is available as follows:

- a summary description is provided to patients during the intake and registration process for inpatients and outpatients.
- all bills and statements include notification to the patient of the availability of the FAP.
- A summary of the FAP and application process is on prominent display in public areas in a manner designed to attract patients’ attention.
- a summary as well as the complete policies and application is posted on the Hospital website. The Hospital’s FAP summary, policies and application are available online at [www.flushinghospital.org](http://www.flushinghospital.org), and can be accessed by selecting the “Financial Assistance” banner on the webpage.
- the posting on the Hospital website identifies the specific income levels used to determine eligibility for financial assistance, a description of the primary service area of the Hospital, and information about how patients can apply for assistance. FHMC notifies members of the community about the FAP in order to reach those individuals that are most likely to require financial assistance.

- FHMC’s Community Health Needs Assessment (CHNA) describes how community members are notified of the FAP. The CHNA can be accessed via the hospital website at [www.flushinghospital.org](http://www.flushinghospital.org), and clicking on the “Community” link.
- FHMC provides the full FAP, summary and application in electronic and paper versions, into the language of any population that constitutes the lesser of 5% of the community served, or 1,000 individuals.

**Financial Assistance Program Contact/Assistance Information:**

Information on the FHMC FAP is publicly available in the Hospital’s 24-hour Emergency Department and Admitting Department.

Both departments are located on the Ground Floor of the main hospital building at 4500 Parsons Blvd, Flushing NY 11355

The contact number for the Emergency Department is:  
1-718-670-5494.

The contact number for the Admitting Department is:  
1-718-670-5435.

Paper copies of the FHMC FAP, FAP application, and FAP summary are available, upon request, and without charge in the ED and AD, and also by mail.

The FAP summary is offered to uninsured patients during the intake process in the Emergency and Admitting Departments.

The Financial Office is the department within the Hospital that can provide assistance with the FAP application process.

The Financial Office is located at:  
4500 Parson Blvd  
Flushing N.Y. 11355 – 1<sup>st</sup> Fl

The contact number for the Financial Office is:  
1-718-670-5588 or 718-670-5589.

The office hours for the Financial Office are:  
Monday – Friday, 9am – 3:30 pm.

# SERVICES ELIGIBLE FOR FINANCIAL ASSISTANCE

## Hospital Services

FHMC offers the opportunity to apply for financial assistance to all patients for all medically necessary and emergency hospital services, including emergency transfers pursuant to the federal Emergency Medical Treatment and Active Labor Act (EMTALA). The Hospital provides emergency medical services to all individuals regardless of ability to pay. Financial assistance is available for hospital services provided in all FHMC facilities including the main Hospital, the Emergency Room, and any ambulatory clinics whether located at the Hospital or off site. For additional details on covered services contact the Financial Office as indicated above.

Outpatient care and routine ancillary services are included in the FAP flat rate. Non-routine ancillaries, such as cat-scans, are not included in the outpatient flat rate and are billed separately. Both routine and non-routine ancillaries will be considered for financial assistance regardless of how they are billed by the Hospital.

Certain elective services are excluded from this program including non-medically necessary cosmetic services, and self-improvement services. Please consult with the Financial Office for further information on whether a particular service is included in the FAP.

Co-pays, co-insurances, and deductibles are not covered under the program, unless approved via the financial assistance appeals process.

Covid-19 vaccination self-pay charges will not be billed to patients.

Co-pays and deductibles for care related to suspected COVID-19 will be written off to charitable allowance as permitted by law or payor.

## Physician Services

Physician services are generally billed separately from Hospital services. The following Physician Services are eligible for reduction under the Hospital FAP for all emergency and medically necessary services.

### 1. Hospital Employed Physicians

All emergency and medically necessary physician services provided at the Hospital or Hospital clinics by physicians or other providers who are employed by the Hospital. These services include:

- Emergency Department
- Radiology
- Pathology
- Family Medicine
- Ambulatory Care
- Dental

Medically necessary services do not include cosmetic surgery, cosmetic dentistry or “add on” ancillary services such as private rooms or other optional amenities.

## 2. Affiliated Physician Specialties

Certain specialists who may provide services at the Hospital or a Hospital clinic are employed by private practices affiliated with the Hospital. Specialists within these practices participate in the Hospital FAP under limited circumstances only. Professional services provided in the course of emergency and medically necessary care or inpatient consultations at the Hospital will be eligible for reduction under the Hospital FAP. These specialties include:

- Trauma Surgery
- Orthopedic Surgery
- Neurosurgery
- OB/GYN
- Anesthesiology
- Pediatrics
- Urology

## 3. Independent Providers

Certain specialists who practice at the Hospital are neither employed by the Hospital nor by an affiliated practice group. They are independent providers who at times provide services at the Hospital. These specialists generally do not participate in the Hospital FAP for any services including emergency care and inpatient consultation.

# Eligibility:

## 1. FAP Application

The Hospital will determine eligibility for financial assistance and upon the patient’s completion of a financial assistance application with designated financial counselors.

To be eligible for this financial assistance the patient must be a resident of New York State, or the Hospital’s primary service area and meet predetermined income limits. The patient must have received emergency or medically necessary services and be uninsured, services that are not covered by his/her health insurance or have exhausted their health insurance benefits. The patient must also be ineligible for any other government assistance program as determined by the financial counseling office of the Hospital.

Furthermore, the Hospital may consider patients insured by Medicaid with “non-covered services” charges, and Other Indigent Care patients with “non-covered services” charges as Charity Care if the patients otherwise meet the Hospital’s financial assistance guidelines and protocol. Additionally, the Hospital will also include Medicaid inpatient length of stay or outpatient visit limitation charges above the State Medicaid threshold as Charity Care, when applicable.

Patients without insurance and earning up to 400% FPL, and “underinsured” patients earning up to 400% FPL are eligible to apply for financial assistance.

“Underinsured” is defined as patients whose paid medical expenses have exceeded 10% of their income in the last 12 months.

- Income is assessed as the gross monthly income of the household, before expenses.
- Paid medical expenses refer to any out-of-pocket costs for emergency or medically necessary care (i.e. deductibles, copays, coinsurance, deposits, etc.), but do not include the cost of health insurance premiums
- If care totaling more than 10% of a patient’s income was received at the hospital at which the patient is applying for financial assistance, hospitals may use a patient’s account to determine eligibility. Otherwise, patients must provide proof of paid bills or other documentation to indicate that medical expenses were paid.

Immigration status shall not be considered when determining eligibility.

Patient’s assets (such as house, car, etc.) may not be considered. Eligibility for financial assistance is determined solely on household income.

## **2. Income and Assistance Levels:**

The level of financial assistance is dependent on family size and current income level.

The Hospital’s Financial Assistance Grid details the amount of charitable discounting to be applied and covered services based upon the listing of income levels and family size.

There is no resource test for financial assistance eligible patients.

Eligibility determinations are subject to change if the patient experiences a life-event change, such as marriage, birth of a child, loss of employment, and/or change in income, or enrollment in third-party health insurance for covered services. Patients receiving financial assistance are required to notify the Hospital of any such change in status.

Financial assistance eligibility determinations are effective for one year, and applicants must reapply in order to renew their financial assistance.

The Hospital’s financial assistance plan ensures that any patient treated in the facility, or ancillary sites, which has been deemed to be eligible is entitled to a global charitable discount (from total charges) for emergency and/or medically necessary services regardless of their ability to pay. The global charitable discount is based on expected reimbursement from Medicaid for covered services.

## **3. Billing prior to eligibility determination**

The patient will be billed full charges until identified as eligible for assistance and the charges adjusted accordingly.

Once the patient has submitted an application and is determined to be eligible for financial assistance, the Hospital will bill the patient, based on income and family size, the applicable percentage of the Medicaid fee schedule for those same services.

The Hospital determines eligibility for financial assistance based on the patient application for assistance. The Hospital will require supporting documentation with specific income and/or expense documentation to support the patient's application for additional assistance.

In the event total charges are less than the expected Medicaid reimbursement for services rendered, the patient is responsible only for the lesser of the two amounts.

A portion of the final bill for emergency and/or medically necessary services may be treated as charity care if the patient does not apply for financial assistance - and no other insurance benefits are identified. The reduction in payment responsibility will be based on reimbursement of same services by the Hospital's highest volume payer.

Hospital reserves the right to review or use an agent to review patient financial information. The Hospital or contracted entity may utilize soft credit checks to establish patient income and family size. Eligibility for financial assistance will then be determined and applied if, or when, current income can be reliably established for the patient utilizing third-party means and the income falls within 400% of the federal poverty level.

#### **4. Timing:**

Eligibility determinations regarding approval, or denial, of financial assistance applications are made within, at most, 30 days of receipt of a completed application. A patient is given up to 20 days after submission of an application to submit additional documents and information needed to supplement the application. All eligibility determinations are provided to applicants in writing.

Under the FAP, patients may apply for financial assistance at any point, starting from the date of service and throughout the collections process.

Financial assistance applicants are not required to pay their hospital bill(s) while the application for assistance is being considered until a determination is made.

#### **5. Application and Review Process:**

Hospital staff assists patients in the application process, including explaining the policies and procedures. Patients applying for financial assistance are required to provide all information necessary for determination of eligibility.

If, in the judgment of the Hospital, a patient may be eligible for Medicaid, or another health insurance program Hospital policy requires that the patient apply for such coverage before being granted eligibility for financial assistance. Determination of eligibility for financial assistance is made upon completion of the application and is not delayed pending a determination by Medicaid.<sup>1</sup>

Whenever possible, a financial assistance eligibility determination is made concurrent to the submission of a Medicaid application. This is done to avoid creating any undue barriers to care while the Medicaid application is processing. In any event, a financial assistance determination will be rendered no later than 30 days from the Medicaid determination.

Applicants for financial assistance will be asked to establish and/or provide proof of current income and family size. Proof of income can be directly established by providing pay stubs, employment letters, or tax forms. Proof of income can be indirectly established if the applicant's current income has been verified by the New York State Department of Health via the NYS of Health marketplace website.

Required documentation may include self-attestations of income in appropriate circumstances.

Following a determination of approval for financial assistance, an FAP-eligible individual may not be charged more than the rate customarily paid by Medicaid for the identical service.

The eligibility determination is provided to the patient in writing and includes the method by which the patient can appeal a denial. The financial assistance denial letter explains the basis for denial and includes the process by which a patient can request a review of his/her eligibility determination.

## **6. Appeal:**

Patients who disagree with their financial assistance eligibility determination may file an internal appeal through the financial assistance appeals process requesting a review of their eligibility determination. All appeals are reviewed by the Director of the Financial Office (or his/her designee), and a response provided in writing within 30 days of the appeal.

If the patient continues to disagree with the decision on the appeal, he/she can escalate the appeal for review by the Chief Financial Officer of the Hospital (or his/her designee).

During the appeals process the patient is not responsible for paying any applicable Hospital bills.

If a patient disagrees with an eligibility determination but does not want to appeal through the Hospital, he/she can contact the New York State Department of Health at 800-804-5447.

## 7. Billing and Collections:

Flushing Hospital Medical Center provides information about the availability of a financial assistance program on all bills and statements sent to patients.

Additionally, the Hospital requires outside contracted collections agencies to provide patients with, whenever possible, a plain language summary of the FAP and information about the availability of the financial assistance program.

Any accounts referred to collection in which a patient expresses interest in applying for financial assistance will be referred back to the Hospital for application processing.

The Hospital utilizes the “prospective” method established by the IRS for determining discounted fees for eligible individuals. Specifically, the Hospital bases all charitable discounting fees on the Medicaid fee schedule – in compliance with IRS Financial Assistance Policy final rules.

In addition, the Hospital collects nominal payment amounts based on current income of eligible individual for emergency and medically necessary services – consistent with guidelines established by the New York State (NYS) Commissioner of Health.

Per NYS Financial Assistance Law, the maximum amounts that can be charged to patients whose incomes are at or below 200% of the FPL are as follows:

\$0/discharge for inpatient services  
\$0/procedure for ambulatory surgery  
\$0/procedure for MRI testing  
\$/visit for adult ER/clinic services

All other covered services for eligible individuals at or below 200% of the FPL will be billed at the applicable % the Hospital would have been reimbursed by Medicaid for the same services.

For eligible individuals with incomes between 201% and 250% of the FPL, all covered services will be billed at 5% of the amount that the Hospital would have been reimbursed by Medicaid for the same services.

For eligible individuals with incomes between 251% and 300% of the FPL, all covered services will be billed at 10% of the amount that the Hospital would have been reimbursed by Medicaid for the same services.

For eligible individuals with incomes above 301% and 350% of the FPL, all covered services will be billed at 15% of the amount that the Hospital would have been reimbursed by Medicaid for the same services.

For eligible individuals with incomes above 351% and 400% of the FPL, all covered services will be billed at 20% of the amount that the Hospital would have been reimbursed by Medicaid for the same services.



Where Medicaid does not provide a reimbursement methodology for a medically necessary service rendered, financial assistance recipients will be billed at a percentage of the hospital costs based on financial aid discounting increments.

Please note that if the Medicaid rate is greater than the Hospital's total charge for the service, the patient will be billed at the lesser of the two amounts.

Please note that for FA rates that calculate to an amount less than the State-mandated flat FA00 amount for a procedure/service, the patient will not be responsible to pay.

The Hospital offers installment plans for payment of outstanding balances for patients approved for financial assistance.

The Hospital does not mandate that any monthly installment payment arrangement cannot exceed more than 5% over their 12 month (yearly gross) income.

The Hospital does not charge an interest rate that exceeds the rate for a 90-day security issued by the US Department of Treasury, plus 0.5%. There is no accelerator or similar clause under which a higher rate of interest is triggered when a patient misses making a payment.

The Hospital does not engage in any extraordinary collection activities (ECAs).

The Hospital includes a written notice on patients' bills and statements at least 30 days prior to referring the account to collection.

The Hospital requires that any collections agencies with which it contracts follow the financial assistance policies of the hospital.

Collection is prohibited against any patient who was eligible for Medicaid at the time services were rendered.

The Hospital does not force the sale or foreclosure of a patient's primary residence to collect on an outstanding bill.

All contracted collections agencies working on behalf of the Hospital must obtain the hospital's written consent before commencing a legal action.

Patients with account balances deemed their responsibility may be subject to the Hospital asserting a lien against any and all rights of action, suits, claims, counterclaims, demands or settlements of any nature that may be relating to or a result of personal injuries sustained prior to receiving treatment, care, and/or services at the Hospital, pursuant to Section 189 of New York States Lien Law, and any other applicable laws, rules, or regulations.

Patient accounts to which a Hospital Lien has been filed are not eligible for coverage under this Program absent independent review, consideration, and subsequent settlement between the Hospital and the patient/guarantor.

The Hospital may require a deposit before providing non-emergent, medically necessary care, and it will be included as part of any financial assistance consideration.

## **Reporting and Compliance:**

FH FAP, emergency medical policy, and billing and collections policy have been adopted by the authorized body of the organization (Board of Trustees).

FHMC, as a condition for participation in the Indigent Care Pools, certifies via attestation by an independent licensed public accountant that the Hospital is in compliance with reporting laws.

The Hospital's Finance Department submits financial assistance cost reporting on a yearly basis to the NYS Department of Health and Centers for Medicare and Medicaid Services.

Financial assistance cost reporting data is collected directly from registration reports generated from the Hospital's electronic medical records system.

Financial assistance cost reporting includes the following:

- The Hospital will provide the costs incurred and the uncollected amounts in providing services to eligible patients without insurance;
- The amount of care provided for a nominal payment amount;
- The hospital costs incurred and uncollected amounts for deductibles and coinsurance for eligible patients with insurance or other third-party payor coverage;
- The number of patients organized by zip code, who applied for financial assistance;
- The number of applications approved, and the number denied;
- The reimbursement received for indigent care from the Indigent Care Pool;
- The amount of funds that have been expended on charity care from charitable bequests made or trusts established for the purpose for providing financial assistance to patients who are eligible in accordance with the terms of such bequests or trusts;
- The number of applications for eligibility under Medicaid that the hospital assisted patients in completing and the number denied and approved;
- The hospital's financial losses resulting from services provided under Medicaid, and;
- The number of liens placed on the primary residences of patients through the collections process used by the hospital.

## **Quality Assurance:**

On a yearly basis, the Internal Auditing Department shall randomly select fifteen (15) self-pay/financial assistance accounts and analyze whether designated hospital staff have complied with all financial assistance policies and procedures in establishing eligibility and/or determining the account status. These reviews will be utilized to ensure compliance and to improve the financial assistance process – wherever necessary.

## **Staff Education:**

The Human Resources Department includes information and education on the Hospital's financial assistance program in its new employee orientation training and in its annual staff re-orientation review.

The Patient Access Department provides insurance and registration training to staff responsible for engaging patients or otherwise assisting in the application of financial assistance.