

<p>FLUSHING HOSPITAL FINANCIAL ASSISTANCE NOTIFICATION TO PATIENTS POLICY & PROCEDURE</p>	<p>EFFECTIVE 10.20.24 LAST REVIEW DATE 01.14.26</p>
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POLICY: To provide access to Financial Assistance for eligible patients.

PURPOSE: To provide a process by which Financial Assistance is 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 for uninsured and underinsured individuals.

Emergency medical care will be provided by the Hospital, without discrimination, for emergency medical conditions to individuals regardless of whether they are FAP-eligible. Patients cannot be denied admission or treatment / services because of an unpaid medical bill.

Uninsured individual: An uninsured individual, as defined by this policy, is someone earning up to 400% of the federal poverty level (FPL), who lacks coverage under private health insurance, Medicare, Medicaid, or other public health insurance that could be used for their medical services.

Underinsured individual: An underinsured individual, as defined by this policy, possesses health insurance with out-of-pocket medical costs accumulated in the past 12 months that amount to more than 10% of the individual’s gross income.

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/registration and discharge processes for ED patients, outpatients and inpatients (FAP Summary).
- Patients may apply for financial assistance at any point, including during the collections process.
- Patients assets are not considered when reviewing eligibility for financial assistance.
- Immigration status is not considered for eligibility.

- 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, 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. 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, and clicking on the "Community" link.
- FHMC provides the full FAP, summary and application in electronic and paper versions (where applicable), 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 and under-insured patients during the intake and discharge 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 1st Fl
Flushing N.Y. 11355

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

The contact number(s) for the Financial Office is: 718-670-5588 and 718-670-5589.

SERVICES ELIGIBLE FOR FINANCIAL ASSISTANCE

Hospital Services

FHMC offers the opportunity to apply for financial assistance to all uninsured, and underinsured, patients for 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 their 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.

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.

Patients cannot be denied medically necessary treatment or services because of an unpaid medical bill.

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

Patients may not apply for financial assistance with bills from any other service that is **not** provided by the hospital and/or people directly in the hospital’s employ. For example, if a patient is treated by a physician working at the hospital who is not a salaried employee of the hospital, the physician may bill separately for the physician’s services.

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 may 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 financial assistance for emergency services, the patient must be a resident of New York State. To be eligible for financial assistance for medically necessary services, the patient must also reside within the Hospital's primary service area as determined by the State and be deemed uninsured, or underinsured. Under both circumstances, the patient's income must not exceed predetermined income limits.

Additionally, the patient must have received emergency or medically necessary services at the Hospital, and/or its affiliated sites, and be deemed uninsured, underinsured (as specified by the State), or have exhausted their health insurance benefits for those services. The patient must also be ineligible for any other government assistance program as determined by 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 may apply for financial assistance at any point, starting from the date of service and throughout the collections process.

Immigration status shall not be considered when determining eligibility.

2. Family Size, Underinsured, Income, Medical Expenses and Eligibility Determination:

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

There is no resource test for financial assistance eligible patients.

Family is defined as: a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

"Underinsured" is defined as patients whose 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.

Income includes: gross wages; salaries; tips; income from business and self-employment; unemployment compensation; workers' compensation; Social Security; Supplemental Security Income; veterans' payments; survivor benefits; pension or retirement income; interest; dividends; royalties; income from rental properties, estates, and trusts; alimony; child support; assistance from outside the household; and other miscellaneous sources.

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 cost of health insurance premiums.

- If care totaling more than 10% of a patient's income was received at a hospital at which the patient is applying for financial assistance, hospitals may use a patient's account to determine eligibility. Otherwise, patient must provide proof of paid bills or other documentation that medical expenses were paid.

Patients' assets (such as house, car, etc.) will not be considered. Eligibility for financial assistance is determined solely on household income.

Patients are not required to pay a hospital bill while their application for financial assistance is considered and can request to apply for financial assistance at any point, including the collections process.

The Hospital may require that patients first apply for Medicaid, Essential Plan, or other public health programs (provided their immigration status does not make the patient ineligible for any of these programs).

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 six months, and applicants must reapply to renew their financial assistance.

3. Billing prior to eligibility determination

The patient will be billed at total charges unless identified as eligible for financial assistance and the charges adjusted accordingly.

Once the patient has submitted an application, and is deemed eligible for financial assistance, the Hospital will determine the patient responsibility in accordance with State-based guidelines.

The Hospital determines eligibility for financial assistance based on the patient's application for assistance. The Hospital may require supporting documentation with specific income and family size documentation to support the patient's application for assistance.

Presumptive Financial Assistance

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 presumptive financial assistance may then be determined and applied to designated accounts if, or when, current income can be reliably established for the patient utilizing third-party means and the income falls below 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 and until a determination is made.

5. Application Approval, Denial 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.

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. Financial assistance approvals will be provided for a six-month period and will require reassessment by a Financial Counselor at the end of the current eligibility period for continued eligibility.

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 or denial 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 during intake/registration, discharge process, and on all bills and statements sent to patients. JHMC patients can request to apply for financial assistance at any point, including during the collections process.

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.

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

In addition, for FA-eligible under-insured applicants, the Hospital will charge the applicable percentage of the amount that would have been paid pursuant to the patient’s insurance cost sharing – consistent with guidelines established by the New York State (NYS) Commissioner of Health.

Per NYS Financial Assistance Law, as of October 20th, 2024, the maximum amounts that can be charged to patients whose incomes are as follows:

For eligible individuals with incomes up to 200% of the FPL: Charges waived, no nominal payments due.

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 or would have been paid pursuant to the patient’s Insurance cost-sharing 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 or would have been paid pursuant to the patient's Insurance cost-sharing for the same services.

For eligible individuals with incomes between 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 or would have been paid pursuant to the patient's Insurance for the same services.

For eligible individuals with incomes between 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 or would have been paid pursuant to the patient's Insurance for the same services.

Where Medicaid/Insurance 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.

The Hospital offers installment plans for payment of outstanding balances for patients approved for financial assistance, or those who express financial hardship.

For qualifying FA applicants, the Hospital will limit monthly installment plan payment arrangements to no more than 5% of the applicant's gross monthly income.

The Hospital will charge no more than a 2% interest rate for qualifying individuals. 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.

The Hospital will not sell patient debt to a third party unless the third party will relieve the debt.

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

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

Lawsuits to collect unpaid balances will not be brought before 180 days from the first medical bill, regardless of a patient's eligibility for financial assistance.

The Hospital will not bring lawsuits against patients earning up to 400% of the FPL to collect on unpaid medical bills.

To initiate legal action against a patient, the Chief Financial Officer will provide a signed attestation that the hospital has determined the patient's income to be above 400% FPL.

The Hospital is prohibited from selling any patient debt, regardless of eligibility for financial assistance, to a third party, unless the third party intends to forgive all debt and does not intend to pursue collections. The Hospital is responsible for determining that any debt buyer is doing so for the express purpose of absolving the debt.

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.

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 patient's demographic information, including their age, gender, race, ethnicity, and insurance status
- 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.