



Title	FIN - Carle Rural Health Financial Assistance Program				
Region	Carle Health Central - Eureka, Carle Health East, Carle Health South				
Scope	CHRHC, CRMH, CEH, CHRHC Ambulatory, CRMH Ambulatory Rural Health Locations Only				
Document type	Policy & Procedure				
Owner	Jodi Eeten (Mgr - Fin Svc Self Pay Rec)				
Reviewer(s)	Katherine Uphoff (Dir - Revenue Cycle Patient Financial Svcs)				
Approver(s)	APM Administrators, Aron Klein (Sr. VP, Finance)				
Effective Date	01/01/2016	Next Review Date:	06/17/2028	Approval Date	06/17/2025

ATTACHMENTS N/A

PURPOSE/ SCOPE

- A. To identify and assist those patients who are uninsured or underinsured and who are financially eligible to receive discounts for specified medical expenses through the Carle Rural Health Financial Assistance Program. Carle will consider each patient's ability to contribute to the cost of his or her care received and the financial ability of Carle to provide discounts for the care provided.

DEFINITIONS

- A. **Family/Household Size** - includes those dependents listed on tax returns, divorce decree, or child support order. Defined by the IRS for tax filing purposes under section 36B (d) (1), "a taxpayer's family consists of the individuals for whom the taxpayer claims a personal exemption deduction under section 151 for the taxable year. Taxpayers may claim a personal exemption deduction for themselves, a spouse, and each of their dependents. Section 152 provides that a taxpayer's dependent may be a qualifying child or qualifying relative, including an unrelated individual who lives with the taxpayer. Family size is equal to the number of individuals in the taxpayer's family."
- B. **Underinsured** - a person without insurance benefits for services provided due to exclusions of coverage by the insurance provider. This does not apply to those circumventing insurance restriction or specification or out-of-network services.
- C. **Generally accepted standards of medical practice:**
1. Standards that are based on credible scientific evidence published in peer-reviewed, medical literature generally recognized by the relevant medical community;
 2. Physician Specialty Society recommendations;
 3. The views of physicians practicing in the relevant clinical area; and
 4. Any other relevant factors.
- D. **Uninsured patient** - a person who is a patient and is not covered under a policy of health insurance and is not a beneficiary under a public or private health insurance, health benefit, or other health coverage program, including high deductible health insurance plans, workers compensation, accident liability insurance or other third party liability.
- E. **Experian Information Solutions, Inc. (Experian)** - is a third party vendor that uses proprietary data analytics to provide unique information related to patients for the purpose of financial assistance and recovery of patient debt.
- F. **Income** – the sum of all sources of income received in a 12-month period by certain individuals living in the household, including but not limited to:
- Wages and salaries
 - Tips
 - Net income from any self-employment or business
 - Unemployment compensation
 - Social Security payments, including disability payments
 - Alimony
 - Retirement or pension income, including most IRA or 401(k) withdrawals
 - Rental Income
 - Other taxable income including prizes, awards and gambling winnings

STATEMENT OF POLICY

- A. Any patient or responsible party may apply for the Carle Rural Health Financial Assistance Program, regardless of insurance coverage. Patients may apply for the Carle Rural Health Financial Assistance Program at any time, including before care is received. If approved, the patient is eligible for 12 months from the date of approval.

- B. Certain identified patient populations are presumptively eligible for the Carle Rural Health Financial Assistance Program. Further detailed information is contained within the [FIN - Presumptive Eligibility for Financial Assistance](#).
- C. Carle desires that:
1. All patients, regardless of their immigration status or residency, be aware of the Carle Rural Health Financial Assistance Program and all other financial assistance available at Carle;
 2. For those patients who are eligible to be identified as early in the care, treatment and billing process as possible; and
 3. That the process is as simple as possible for the patient.
- D. The Carle Rural Health Financial Assistance Program discount amount is dependent on the applicant's household income and family size compared to the currently published Federal Poverty Level guidelines at the time of application.

CFAP Program Guidelines	Federal Poverty Level		
	≤ 200%	201 - 300%	≤ 400%
Carle Rural Health Financial Assistance Program	100% Discount	50% Discount	Yearly expenses capped at 40% of gross annual income.
Illinois Uninsured Hospital Patient Discount Program	Limits patient's Carle medical expenses to 20% of the household's gross annual income. See policy FIN - IL Hospital Uninsured Patient Discount Program for additional information.		N/A

1. Consideration for the Carle Rural Health Financial Assistance Program may occur through the following methods:
 - a. Presumptively through Financial Assistance Screening or any of the presumptive qualifiers as outlined in FIN- Presumptive Eligibility for Financial Assistance:
 - Carle Health will use Experian to identify those patients who may be presumptively eligible for Carle Rural Health Financial Assistance Program at the 100% discount level.
 - b. Completing a financial assistance application either online at [Carle.org/FinancialAssistance](#) or a paper application and returning with required documentation. If a patient has questions regarding the application process, they can visit [Carle.org/FinancialAssistance](#) or contact Carle at (888) 71-CARLE or (217) 902-5675.
 - Applications are to be fully completed, signed, and returned with required documentation to:
Carle Rural Health Financial Assistance Program
PO Box 4024
Champaign, IL 61824-4012
 - Income eligibility will be based on the most current published Federal Poverty Guidelines.
 - Prior year's Federal Tax Return showing all household members and their adjusted gross income.
 - If the guarantor/patient did not file taxes, proof of prior year's income may consist of:
 - * W2 from all jobs held
 - * Self-employment income and expenses
 - * Unemployment compensation
 - * 1099 forms for the following types of income:
 1. Social Security
 2. Social Security Disability
 3. Veteran's pension
 4. Veteran's disability
 5. Private disability
 6. Worker's compensation
 7. Retirement Income
 - * Child support, alimony or other spousal support
 - * Other miscellaneous income sources.
 - If none of the above documents can be supplied, a written statement describing current household size and financial situation.
2. Patients who receive a determination of either an approval or denial under the Carle Rural Health Financial Assistance Program may reapply after six (6) months from the date of original application signature in the event there are substantial or unforeseen material changes in their financial situation. In the case of extraordinary circumstances, an application may be submitted prior to the six (6) month limitation.
3. Applicants may appeal the application determination by sending a written appeal to the Manager Self Pay Receivables Management. Further appeals may be directed to the Director Patient Financial Services or may be escalated to the Vice President Revenue Cycle.

4. Translated copies of all Carle Rural Health Financial Assistance Program materials are available in Spanish at Carle.org/FinancialAssistance or by request to Carle representatives at FinancialAssistance@Carle.com or by phone at (888) 71-CARLE.
- E. The Carle Rural Health Financial Assistance Program discount will apply to the residual patient balances after all other payments from sources such as Medicare, insurance companies, third party legal settlements, and/or patient funds are received and posted.
 1. Patients who purposefully circumvent insurance requirements (i.e. waiting periods, preauthorization, etc.) may be held responsible for the billable services and not receive any discounts on services.
 2. Patients, who knowingly provide untrue information on the application for financial assistance, will be ineligible for financial assistance. Any financial assistance granted will be reversed, and the patient will be held responsible for the billable services.
 3. Non-emergent, out-of-network care including out-of-state Medicaid that would be paid by the patient's insurance company elsewhere will not be eligible for the Carle Rural Health Financial Assistance Program because the patients have the opportunity to have their healthcare needs met at a participating provider.
 4. Emergent out-of-network care for those who qualify will be eligible under the Carle Rural Health Financial Assistance Program policy guidelines after all other payment sources have been exhausted. Emergent out-of-state Medicaid patients are not required to complete the Carle Rural Health Financial Assistance Program application process. They will be approved for a one time discount as eligible under the Carle Rural Health Financial Assistance Program after proof of coverage is provided and all other payment sources have been exhausted.
- F. Discount will apply to any patient responsible balance retroactively, including those that have been referred to a collection agency if court costs have not yet been incurred. However, an application for government assistance may be requested.
 1. Carle will not file collection suit liens on a primary residence.
 2. Carle will not authorize body attachments for purposes of medical debt collection.
- G. Carle will utilize the Centers for Medicare and Medicaid Services coverage guidelines when determining services that qualify for the Carle Rural Health Financial Assistance Program.
 1. Coverage will apply to health care services that a physician, exercising prudent clinical judgment, would provide to a patient for the purpose of evaluating, diagnosing or treating an illness, injury, disease or its symptoms;
 2. In accordance with the generally accepted standards of medical practice;
 3. Clinically appropriate, in terms of type, frequency, extent, site and duration, and considered effective for the patient's illness, injury or disease; and
 4. Not primarily for the convenience of the patient, family or physician and not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of that patient's illness, injury or disease.
- H. Amounts Generally Billed (AGB) to Carle Financial Assistance Program participants will be determined by Medicare fee-for-service together with all private health insurers, during a prior 12-month period.
 1. AGB determined through calculations of sum of all payments plus the sum of all bad debt and charity care adjustments divided by the sum of all charges in the time frame.
 2. Time frame included in method is for October 1 through September 30 of the prior calendar year.
- I. Patients who have been approved for the Carle Rural Health Financial Assistance Program may re-apply annually from the date of original application approval. Carle Health will attempt to notify patients by mail 45 days before the current termination date of eligibility in the Carle Rural Health Financial Assistance Program.

PROCEDURE

- A. Patients with financial concerns should be identified by Carle personnel as soon as possible in the registration, care, treatment or billing process.
 1. A referral to Social Services, other pertinent staff or directly to a government program should be completed in order to obtain a determination of eligibility for Public Assistance.
 - a. If the patient does not meet the eligibility criteria for a government program or if they have a spend-down, they may be eligible for a Carle Rural Health Financial Assistance Program discount.
 2. Patients are encouraged to apply for the Carle Rural Health Financial Assistance Program within 90 days after discharge or provision of service. The application for the Carle Rural Health Financial Assistance Program will be available on the Carle website Carle.org/FinancialAssistance, in all registration areas, the Patient Financial Services offices, Cashier areas and Social Services.
 3. Upon receipt of the Carle Rural Health Financial Assistance Program application by Self Pay Receivables Management staff, EPIC Prelude and Resolute systems will be noted:
 - a. All collection activity will be held until the application processing is completed.
 - b. Application and supporting documentation will be scanned into OnBase and the paper copies destroyed.
 - c. Applicant will be notified of any missing documentation.
 - d. If the missing documentation is not returned within 30 days, a notification letter will be mailed to the applicant that indicates billing will commence.

4. The completed application should include:
 - a. A fully filled in application with verification of the number of family/household members;
 - b. Signature of the applicant; and
 - c. Prior year's tax return or other income verification for all wage earners in the family/household.
 - Parents' income will be used to determine financial eligibility for students who are over age 18 but still claimed as dependents for their parents' income tax purposes.
- B. When the application has been processed and the determination is made, a record of each application and associated documentation will be maintained by fiscal year.
 1. Applications received prior to April 23, 2013 are maintained in paper form and warehoused.
 2. Applications received on or after April 23, 2013 are maintained electronically within OnBase.
- C. All efforts will be made to send written determination to the applicant within 30 working days of receipt of the completed application. If the application is approved, the patient's account will be adjusted as soon as possible thereafter to reflect the discount.
- D. Patients who qualify for a partial discount of the balance will be required to pay the remainder due, as with other private pay accounts. Balances billed to a Carle Rural Health Financial Assistance Program participant will not exceed amounts generally billed to other patients. See the [FIN - Self-Pay Billing and Collection Policy](#).
- E. When Carle Health receives an application for the Financial Assistance Program that indicates treatment at any applicable Carle Health facility, the application, verification and determination will be applied to all other applicable Carle businesses.
- F. Information related to the Carle Rural Health Financial Assistance Program will be regularly reported to the Director Patient Financial Service and the Vice President Revenue Cycle Operations including:
 1. Adjustments
 2. Number of paper applications received
 3. Approvals
 4. Denials
 5. Backlogs
 6. Quality assurance measures

OTHER RELATED LINKS AS APPLICABLE TO SITE

[FIN - Carle Financial Assistance Program](#)
[Plain Language Summary - X0873](#)
[Non-Participating Provider List - X0271](#)

REFERENCES

- 210 ILCS 88/27 – Fair Patient Billing Act (Illinois Public Act 96-965)
- 210 ILCS 89 – Hospital Uninsured Patient Discount Act
- [79 FR 78953 - Federal Register, Department of the Treasury \(IRS 501r Rules and Regulations\)](#)