



EFFECTIVE DATE: *February 20, 2024*

POLICY TITLE:

Financial Assistance to Patients

*To be reviewed every three years by:
Trinity Health Board of Directors*

REVIEW BY: *March 1, 2027*

POLICY

It is the policy of Trinity Health and each of its Ministries to address the need for Financial Assistance and support of patients for emergency and non-elective medically necessary services provided under applicable state or federal law. Eligibility for Financial Assistance and support from the Ministry is determined on an individual basis using detailed criteria along with evaluation and assessment of the patient's and/or family's health care needs, financial resources and obligations. Trinity Health expects payment for services from individuals Able to Pay (as defined in this Policy).

Trinity Health has a consistent approach to providing Financial Assistance to patients which is approved at the System governance level, implemented, and required, across all Ministries through systemwide Procedures and Guidelines followed by each Ministry and Subsidiary. Because of the dynamic nature of the environment, the impact will be closely monitored and revisited, as necessary. Each Ministry will comply with applicable state law regarding eligibility, notice, applications, appeals and reporting.

I. Eligibility Criteria for Financial Assistance

Financial Assistance described in this section is provided to patients that reside in the Service Area (as defined in this Policy). Additionally, Ministries will provide Financial Assistance to patients from outside their Service Area who qualify under the Ministry Financial Assistance Policy (FAP) and who present with an emergent or life-threatening condition and receive Emergency Medical Care.

Trinity Health will provide Financial Assistance for services in a hospital facility (including services provided in the hospital facility by a substantially-related entity) and each Ministry will provide Financial Assistance for the following services:

- A. All Medically Necessary Care and Emergency Medical Care for
 - 1. self-pay patients who apply for and are determined to be eligible for Financial Assistance, and
 - 2. patients presumptively eligible for financial assistance.
- B. Certain payments due from patients with coverage from a payer/insurer with whom the Ministry participates/contracts as described in this Policy.

Emergency Medical Care services will be provided to all patients who present to the Ministry's hospital emergency department, regardless of the patient's ability to pay or source of payment. Such medical care will continue until the patient's condition has been stabilized, prior to any determination of payment arrangements.

The following services are not eligible for Financial Assistance from Trinity Health:

- A. Cosmetic services and other elective procedures and services that are not Medically Necessary Care.
- B. Services not provided and billed by the Ministry (e.g., independent physician services, private duty nursing, ambulance transport, etc.).
- C. Ministries may exclude services that are covered by an insurance program at another provider location but are not covered at Trinity Health Ministry hospitals; provided that federal Emergency Medical Treatment and Active Labor Act (EMTALA) obligations are satisfied.

The following patients are eligible for Financial Assistance from Trinity Health:

- A. Uninsured Patients whose Family Income is at or below 200% of the Federal Poverty Level (FPL) will be eligible for a 100% discount on the charges for services received.
- B. Uninsured Patients and Insured Patients receiving services in states with higher Family Income discount percentages also will be eligible for a discount on the charges for services received.
- C. Uninsured Patients whose Family Income is above 200% of the FPL and does not exceed 400% of the FPL (or the higher % required by state law, if applicable) will be eligible for a discount on the charges for services received. A Patient eligible for this level of Financial Assistance will not be charged more than the calculated Amounts Generally Billed (AGB).
- D. Insured Patients whose Family Income is at or below 400% of the FPL will be eligible for Financial Assistance for co-pay, deductible, and co-insurance amounts provided that contractual arrangements with the patient's insurer do not prohibit providing such assistance.

Financial Assistance is also provided for medically indigent patients. A medically indigent patient is an insured patient who applies for Financial Assistance, and due to catastrophic circumstances medical expenses for an episode of care exceed 20% of Family Income. The amount in excess of 20% of Family Income (or the lower % required by state law, if applicable) will qualify the insured patient's co-pays, co-insurances, and deductibles for Financial Assistance. Discounts for medically indigent care for those who are uninsured will not be less than the Ministry's AGB for the services provided or an amount to bring the patient's catastrophic medical expense to Family Income ratio back to 20%.

II. **Basis for Calculating Amounts Charged to Patients**

Patients eligible for Financial Assistance will not be charged more than AGB for emergency and other medically necessary care. Trinity Health uses a look-back method to calculate the AGB by dividing the sum of paid Medicare claims by the total of gross charges submitted, in accordance with Internal Revenue Code Section 501(r).

A copy of the AGB calculation description and percentage(s) may be obtained, free of charge, on the Ministry's website or by calling the Customer Service Center at 708-401-7115.

III. **Method for Applying for Financial Assistance**

A patient may qualify for Financial Assistance by submitting a completed FAP Application, or through presumptive scoring eligibility. Eligibility is based on evaluation and assessment of the patient's and/or family's health care needs, financial resources and obligations on the date of service. A patient determined to be eligible will be eligible for financial assistance for six months from the first date of service for which the patient is determined to be eligible for financial assistance.

Eligibility for Financial Assistance requires complete cooperation of the patient, during the application process, if applicable, including:

- A. Completion of the FAP Application, including submission of all required documents; and
- B. Participation in the application process for all available assistance, including but not limited to, governmental Financial Assistance and other programs.
- C. Financial Assessment Information Requirements

Income Documentation – Uninsured Patients

Trinity Health requires only ***one (1)*** form of income documentation to verify Family Income for an uninsured patient applying for Financial Assistance.

Acceptable income documentation is limited to any *one* of the following:

- A copy of the applicant's most recent federal or state income tax return; or
- A copy of the applicant's most recent W-2 form and/or 1099 forms; or
- Copies of the applicant's two (2) most recent pay stubs; or
- Written income verification from the applicant's employer, including when the applicant is paid in cash; or
- One other reasonable form of third-party income verification deemed acceptable by the hospital.

Asset and Estimated Asset Value Information

Trinity Health does not require or collect asset information as part of its Financial Assistance determination process for purposes of this Policy. Eligibility is based on income and other applicable criteria as outlined herein.

Monthly Expense Information

Applicants may be requested to provide information regarding monthly household expenses to assist in assessing financial hardship. Monthly expenses may include, but are not limited to, housing costs, utilities, food, transportation, insurance, medical expenses, child care, and other essential living expenses. Expense information is evaluated in conjunction with income and asset information when determining Financial Assistance eligibility.

Presumptive Eligibility Notation

Trinity Health may identify patients as presumptively eligible for Financial Assistance based on available information, including participation in means-tested government assistance programs, prior Financial Assistance determinations, or approved third-party data sources. Presumptive eligibility determinations shall be documented in the patient's account record and applied in accordance with applicable Illinois law. Patients determined eligible under presumptive criteria may receive Financial Assistance without submission of a full Financial Assistance Application unless additional information is required.

Ministries will make affirmative efforts to help patients apply for public and private programs for which they may qualify and that may assist them in obtaining and paying for health care services. Ministries may consider offering Premium assistance for a limited period of time if a patient would otherwise be approved to receive Financial Assistance.

Ministries will notify patients that submit an incomplete FAP Application and specify the additional information and/or documentation needed to complete the application process, which must be provided within 30 days.

Ministries reserve the right to deny Financial Assistance if the FAP Application is not received within the Application Period.

Patients who want to apply for Financial Assistance may obtain a free copy of the FAP Application as follows:

- A. Request a copy of the FAP Application from Admissions, the Emergency Department, or a Financial Counselor at the location service was provided;
- B. Download and print the FAP Application from the Ministry's website;
- C. Submit a written request to the Patient Business Services Center at the current address posted on the website and included in notices and applications for the FAP; or
- D. Call the Financial Services Department at 866-404-9382- or the current phone number posted on the website and included in notices and applications for the FAP.

IV. Eligibility Determinations

Trinity Health will utilize a predictive model to qualify patients for Financial Assistance presumptively. Presumptive eligibility for Financial Assistance may be determined at any point in the revenue cycle.

If a patient is determined not to be eligible for Financial Assistance or eligible for less than the most generous assistance available under the FAP, Trinity Health will:

- A. Notify the patient regarding the basis for eligibility determination and how the patient may appeal or apply for more generous assistance available under the FAP;
- B. Allow the patient at least 30 days to submit an appeal or apply for additional financial assistance by contacting the Financial Services Department by phone at 866-404-9382, by fax at 312-871-3350, or in writing at 20555 Victor Parkway, Livonia, MI 48152.
- C. Process any complete FAP Application the patient submits by the end of the Application Period.

V. Effective Communications

All Ministries will post signs and display brochures that provide basic information about the Ministry's FAP in public locations in the Ministry. All Ministries will post the FAP, a plain language summary, and an application form on the Ministry's website and make the Ministry's FAP, plain language summary and application form available to patients upon request.

VI. Facility Fee Disclosures

Trinity Health will inform patients, as soon as reasonably practicable, if outpatient services may include a facility fee in addition to a professional fee.

Patients may be notified through written notice at the time of service.

A facility fee is a hospital charge for outpatient services that covers costs such as space, equipment, staff, and operations. It is separate from professional fees billed by providers.

Facility fees support the additional resources required in a hospital outpatient setting.

This billing practice is necessary in order for the hospital to adequately cover its expenses.

VII. Billing and Collection Procedure

All Ministries will implement billing and collection practices for the patient payment obligations that are fair, consistent and compliant with state and federal regulations. Actions Trinity Health may take in the event of non-payment are described in a separate Billing and Collection Procedure. A copy of the Billing and Collection Procedure may be obtained, free of charge by calling the Customer Service Center at 708-401-7115 or by email request. Trinity Health complies with 501(r) and applicable state law regarding prohibitions regarding extraordinary collection actions (“ECAs”) against individuals determined to be eligible for financial assistance. In addition, unless the individual is Able to Pay, Trinity Health will not pursue legal action to collect a judgement, place a lien on an individual’s property or report the individual to a credit bureau.

If a patient has made payments during the Application Period and prior to the determination of eligibility, Trinity Health will refund amounts in excess of the amount of financial assistance for which the patient is determined to be eligible, unless such amount is less than \$5.00.

VIII. List of Providers

A list of the providers who are delivering Emergency Medical Care or Medically Necessary Care in the hospital facility that specifies which providers offer Financial Assistance, as described in the FAP, and those who do not, is maintained separately from this FAP. A copy of the Provider List may be obtained, free of charge, on the Ministry’s website [Provider Discovery | Loyola Medicine](#) or by calling the Customer Service Center at 708-401-7115.

IX. Other Discounts

Patients who are not eligible for Financial Assistance, as described in this Policy, and who receive emergency or other medically necessary/non-elective care, may qualify for other types of assistance offered by the Ministry. The other types of assistance are not need-based and are not part of the Financial Assistance Policy and provided at the discretion of the Ministry.

SCOPE/APPLICABILITY

This is a Board Policy. This Policy applies to all organizations within Trinity Health, including its Ministries and Subsidiaries, and each Ministry and Subsidiary within the System that provides

or bills for patient hospital care shall adopt an identical FAP. Ministries will adopt a Mirror Policy that mirrors the provisions of this Policy. Trinity Health organizations that provide or bill for other types of patient care shall adopt a FAP to meet the needs of the community served and that provides financial assistance to individuals who need financial assistance and support.

DEFINITIONS

Able to Pay means

- a. An individual who has been determined ineligible for Medicaid through a Medicaid application screening process or who has received a State Medicaid Program denial for Medicaid benefits.
 - Trinity Health does not require that an individual apply for Medicaid as a prerequisite for Financial Assistance.
- b. An individual who has been determined ineligible for Financial Assistance after review of the Application.
- c. An individual who has not applied for financial assistance after the Financial Assistance Application Period expires.
- d. An individual who has refused to complete an Application or cooperate in the Financial Assistance Application process.

Amounts Generally Billed (“AGB”) means the amounts generally billed for emergency or other medically necessary care to patients who have insurance covering such care, the Ministry’s acute and physician AGB will be calculated utilizing the look back methodology of calculating the sum of paid Medicare claims divided by the total or “gross” charges for those claims by the System Office or Ministry annually using twelve months of paid claims with a 30 day lag from report date to the most recent discharge date.

Application Period begins the day that care is provided and ends the later of 240 days after that date or either --

- a. the end of the 30 day period that patients who qualified for less than the most generous assistance available based upon Presumptive Support status or prior FAP eligibility are provided to apply for more generous assistance.
- b. the deadline provided in a written notice.

Emergency Medical Care as defined within Section 1867 of the Social Security Act. Patients seeking care for an emergency medical condition at a Trinity Health hospital shall be treated without discrimination and without regard to a patient’s ability to pay for care. Ministries shall operate in accordance with all federal and state requirements for emergency care, including

screening, treatment, and transfer requirements under the federal Emergency Medical Treatment and Labor Act (EMTALA).

Family Income means a person's Family Income includes the annual Income of all adult family members in the household from the prior 12 month period or the prior tax year as shown by recent pay stubs or income tax returns and other information. For patients under 18 years of age, Family Income includes that of the parents and/or stepparents, or caretaker relatives' annual Income. Proof of earnings may be determined by annualizing the year-to-date Family Income, taking into consideration the current earnings rate.

Financial Assistance means support (charity, discounts, etc.) provided to patients for whom it would be a hardship to pay for the full cost of medically necessary services provided by Trinity Health who meet the eligibility criteria for such assistance.

Financial Assistance Policy ("FAP") means a written policy and procedure that meets the requirements described in §1.501(r)-4(b).

Financial Assistance Policy Application ("FAP Application") means the information and accompanying documentation that a patient submits to apply for Financial Assistance under a Ministry's FAP. Ministries may obtain information from an individual in writing or orally (or a combination of both).

Income includes gross wages, salaries, salary and self-employment income, unemployment compensation, worker's compensation, payments from Social Security, public assistance, veteran's benefits, child support, alimony, educational assistance, survivor's benefits, pensions, retirement income, regular insurance and annuity payments, income from estates and trusts, rents received, interest/dividends, and income from other miscellaneous sources.

Medically Necessary Care means any healthcare services or products provided by a Trinity Ministry reasonably determined by a provider, to be necessary to prevent, diagnose, or treat an illness, injury, disease or its symptoms. Medically Necessary Care does not include elective services that are not covered by the patient's applicable insurance/government payment/health plan or cosmetic procedures to improve aesthetic appeal of a normal, or normally functioning, body part.

Ministry (sometimes referred to as Health Ministry) means a first tier (direct) subsidiary, affiliate, or operating division of Trinity Health that maintains a governing body that has day-to-day management oversight of a designated portion of Trinity Health System operations. A Ministry may be based on a geographic market or dedication to a service line or business. Ministries include Mission Ministries, National Ministries, and Regional Ministries.

Mirror Policy means a model policy approved by Trinity Health and that each Ministry is required to adopt as an identical policy, if appropriate and applicable to its operations, but may modify the format to reflect local style preferences or, subject to approval by the ELT member accountable for such Mirror Policy, to comply with applicable state or local laws and regulations or licensing and accreditation requirements.

Policy means a statement of high-level direction on matters of importance to Trinity Health, its Ministries and Subsidiaries or a statement that further interprets Trinity Health's, its Ministries' and Subsidiaries' governing documents. Policies may be either stand alone, Systemwide or Mirror Policies designated by the approving body.

Procedure means a document designed to implement a policy or a description of specific required actions or processes.

Service Area means the primary markets served by the Ministries. This is demonstrated by a list of zip codes in which the patients reside.

Standards or Guidelines mean additional instructions and guidance which assist in implementing Procedures, including those developed by accreditation or professional organizations.

Subsidiary means a legal entity in which a Trinity Ministry is the sole corporate member or sole shareholder.

Uninsured Patient means an individual who is uninsured, having no third-party coverage by a commercial third-party insurer, an ERISA plan, a Federal Health Care Program (including without limitation Medicare, Medicaid, SCHIP, and CHAMPUS), Worker's Compensation, or other third-party assistance to cover all or part of the cost of care.

RESPONSIBLE DEPARTMENT

Further guidance concerning this Policy may be obtained from the Trinity Health Revenue Excellence Department.

RELATED PROCEDURES AND OTHER MATERIALS

- Finance Procedure No. RE.PFS.3 - Financial Assistance to Patients
- Finance Procedure No. RE.PFS.13 – Billing and Collection Procedure

APPROVALS

Initial Approval: June 14, 2014, Stewardship Committee of the Trinity Health Board of Directors

Subsequent Review/Revision(s): September 18, 2014; July 1, 2017; December 8, 2021, December 6, 2023, February 20, 2024