



Origination:	2/12/2019
Effective:	2/12/2019
Last Approved:	2/12/2019
Last Revised:	2/12/2019
Next Review:	2/11/2022
Owner:	<i>Kyle Wilkinson</i>
Policy Area:	<i>Finance & Business</i>
References:	

Indigent/Charity Care Policy NEW

PURPOSE:

To define Indigent and Charity Care as distinguished from bad debts and to establish procedures to ensure consistent identification and recording at Morgan Medical Center and to define and adjust self-pay balances for discounts, as appropriate.

POLICY:

The Indigent Care Trust Fund (ICTF) program provides funds to serve the health care need of our community, Morgan Medical Center will provide indigent and charity care to patients without financial means to pay for hospital services

ELIGIBILITY FOR INDIGENT CARE

1. FINANCIALLY / MEDICALLY INDIGENT:

- A. A financially indigent patient is a person who is uninsured and is accepted for care with no obligation or a discounted obligation to pay for services rendered base on Morgan Medical Center's eligibility criteria set forth in this Policy. A medically indigent patient is a person with Medical insurance who may also qualify for balances after insurance payment to be discounted provided they meet the income requirements.
- B. To be eligible for indigent care, a person's total household income shall be at or below 125% of the current federal poverty guidelines. Morgan Medical Center may consider other financial assets and liabilities for the person when determining eligibility.

2. CHARITY CARE:

- A. To be eligible for charity care, a person's total household income shall be greater than 125% but less than 200% of the current federal poverty guidelines. Morgan Medical Center may consider other financial assets and liabilities for the person when determining eligibility.
- B. Patients eligible for charity care will have their medical bill discounted at 20%, 40%, or 60% off total charges based on their household income above the Federal poverty guidelines. The remaining balance will be due and payable by the patient and normal collection efforts will continue.
- C. Morgan Medical Center will use the most current poverty income guidelines issued by the U.S. Department of Health and Human Services to determine an individual's eligibility for indigent care as a financially indigent patient. The poverty income guidelines are published in the Federal Register in February of each year and for the purposes of this Policy will become effective the first day of the month following the month of publication.

- D. In no event will Morgan Medical Center establish eligibility criteria for financially indigent patients which sets the income level for charity care lower than that required for counties under the State Indigent Health Care and Treatment Act, or higher than 125% of the current federal poverty income guidelines. Morgan Medical Center may adjust the eligibility criteria from time to time based on the financial resources of Morgan Medical Center and as necessary to meet the indigent and charity care needs of the community.

IDENTIFICATION OF INDIGENT AND CHARITY CASES:

All self-pay inpatients will be screened for potential governmental programs and all self-pay outpatients will be screened by the Financial Counselor.

- A. The Financial Counselor will determine through the application and supporting documentation that the patient qualifies for indigent and/or charity care. She/He will complete and approve the application prior to write off.
- B. The following information will be required for verification of income:
- Copy of Driver's License, Social Security Card or Birth Certificate
 - Recent paycheck stubs:
 - Paid Weekly – 4 paycheck stubs
 - Paid Monthly or Bi-Monthly – 2 paycheck stubs
 - Paid Cash – Letter from Employer
 - Any current medical bills

FACTORS TO BE CONSIDERED FOR INDIGENT AND CHARITY CARE

DETERMINATION:

- A. The following factors are to be considered in determining the eligibility of the patient for charity care:
- a. Gross Income
 - b. Family Size
 - c. Other financial resources
 - d. Other financial obligations
 - e. The amount and frequency of hospital and other medical bills
- B. The current Federal Poverty Guidelines are attached.
- C. All prospective Indigent and/or Charity accounts must remain in a self-pay financial class and regular collection efforts will continue until the application and documentation is received. These accounts are not to be left active indefinitely, but adjusted off to bad debt and referred to a collection agency if the appropriate information is not received in a timely fashion.

DOCUMENTATION OF ELIGIBILITY DETERMINATION

Once the eligibility determination has been made, the results will be documented in the comments section of the patient's account and the financial class changed to reflect the appropriate status. An adjusted form will be completed by the Financial Counselor and submitted to the Patient Financial Services (PFS) Manager for approval prior to the adjustments being posted. The approved application will be in effect for a period of three months unless the applicant's financial situation changes. The applicant will be responsible for notifying Morgan Medical Center of any changes.

REPORTING OF CHARITY CARE

Information regarding the amount of indigent and charity care provided by Morgan Medical Center in its fiscal year shall be aggregated and included in the Annual report filed with the Georgia Department of Community Health.

Attachments

No Attachments

Approval Signatures

Step Description	Approver	Date
view, edit, approve	Joshua Bryant	2/12/2019
view, edit, approve	Tracy Smith	1/23/2019
view, edit, approve	Joshua Bryant	1/22/2019

COPY