

Financial Assistance Application

To begin the financial assistance process, complete this application form and mail or fax it to Ranken Jordan, or turn it in to the Reception Desk. **For questions please call 314-872-6410.**

Responsible Party

Name _____

Birth Date _____ / _____ / _____

Mailing Address _____

City _____ State _____ ZIP _____

Please list all children in your home receiving care at Ranken Jordan:

1. Patient Name

Birth Date _____ / _____ / _____

2. Patient Name

Birth Date _____ / _____ / _____

Are there any other children living in your home you are responsible for?

Yes No

If YES, please list the names and birth dates of other children under the age of 18.

1. Child's Name

Birth Date _____ / _____ / _____

2. Child's Name

Birth Date _____ / _____ / _____

3. Child's Name

Birth Date _____ / _____ / _____

Does the patient's other parent live with you?

Yes No

If YES, please list the other parent's name.

Does the patient have health insurance?

Yes No

If YES, please list the name of the insurance.

Family Income

Include all adult family members.

Monthly Gross Income: _____

Unemployment Income: _____

Other Monthly Income: _____

(Do not include child support or public assistance.)

Required Documentation

Submit with your completed application a copy of your most recent federal tax return or your three (3) most recent paycheck stubs.

For Completed Applications

Mailing Address: 11365 Dorsett Road
Maryland Heights, MO 63043

Fax: Attn. – Patient Accounting
314-872-6500

For help with your application contact the Patient Accounts Advisor at 314-872-6400 or speak to the Patient Accounts Advisor by visiting 11365 Dorsett Road, Maryland Heights, MO 63043 and asking for the Patient Accounts Advisor at the Registration Desk, Monday through Friday, 8:00 a.m. – 4:30 p.m.

I request Ranken Jordan Pediatric Bridge Hospital to determine if I am eligible for financial assistance.

Responsible Party's Signature

Date

Financial Assistance Policy

Plain Language Summary

Financial Assistance

Ranken Jordan Pediatric Bridge Hospital has a Financial Assistance Policy that provides assistance to patients who are uninsured, underinsured, do not qualify for Medicare or Medicaid, or are otherwise unable to pay for their medical care. Note-all physicians and nurse practitioners reflected on the **Medical Team** link are employees of Ranken Jordan. Therefore, the Hospital's financial assistance policies covers their services as well. Financial assistance is not available until all third party funding sources have been exhausted.

Who is eligible for financial assistance?

Patients who meet the following criteria are eligible for financial assistance:

- Exhaust all third party funding sources
- Complete an application
- Provide either your most recent tax return or three most recent pay stubs
- Have an annual household income of less than 400% of the Federal Poverty Level

Financial assistance may include a full or partial discount and is awarded according to a sliding scale once an application and all required documentation is received by Ranken Jordan. All information provided in your application will be kept confidential. Patients eligible for financial assistance will not be charge more for medical care than the amount general billed to a patient with insurance covering the same care.

How do I apply?

Obtain an application at no cost from any of the following sources:

- Ranken Jordan's registration desk
- By calling Patient Accounting at 314-872-6400
- By mail at 11365 Dorsett Rd., Maryland Heights, MO 63043
- Download an application from Ranken Jordan's website at www.rankenjordan.org.

Send your completed application with the required documentation to Ranken Jordan:

Mail: Patient Accounting Department
Ranken Jordan Pediatric Bridge Hospital
11365 Dorsett Rd.
Maryland Heights, MO 63043

Fax: 314-872-6500
Attn: Patient Accounting

Need Help?

For questions about financial assistance or help with the financial assistance application process, please call Patient Accounting at 314-872-6400, or speak to a Patient Accounting Representative by visiting 11365 Dorsett Road, Maryland Heights, MO 63043 and asking for Patient Accounting at the Registration Desk. Patients may also be referred to agencies or caseworkers familiar and involved with the patient for assistance.

Copies Available

To download a copy of our Financial Assistance Policy and application at no cost please visit our website at www.rankenjordan.org. Printed copies may also be obtained at 11365 Dorsett Road, Maryland Heights, MO 63043 or by calling 314-872-6400 and requesting the copies by mail.

Financial Assistance Program



PURPOSE:

To ensure financial assistance is available to all eligible patients.

POLICY:

Ranken Jordan provides medical services to all patients regardless of their ability to pay. Financial assistance is provided to eligible patients who are unable to satisfy their financial responsibility for medical services. Ranken Jordan will provide, without discrimination, care for emergency medical conditions (within the meaning of the EMTALA statute) to individuals regardless of their eligibility under the hospital's financial assistance policy. Note-all physicians and nurse practitioners reflected on the **Medical Team** link are employees of Ranken Jordan. Therefore, the Hospital's financial assistance policies covers their services as well.

Ranken Jordan will not use financial assistance to induce referrals for items of services reimbursable by any federal health care program and will not offer discounts to influence a federal health care program beneficiary's choice of provider.

DEFINITIONS:

Annual Household Income – The combined gross income of all the members of a household who are 15 years old and older. A household consists of all the persons who occupy a housing unit (house or apartment), whether they are related to each other or not.

Extraordinary Collection Actions (ECA) – collection actions that require a legal or judicial process. ECAs that require a legal or judicial process include, but are not limited to, action to 1) placing a lien; 2) foreclosing on real property; 3) attaching or seizing of bank accounts or other personal property; 4) commencing a civil action against an individual; 5) taking actions that cause an individual's arrest; 6) taking actions that cause an individual to be subject to body attachment; 7) garnishing wages and 8) reporting to a credit agency.

Federal Poverty Guidelines – poverty guideline updated annually in the Federal Register by the U.S. Department of Health and Human Services.

Medical Services – all health care services provided at Ranken Jordan, including inpatient and outpatient care.

Patient – patient or the patient's parent, legal guardian, or other individual who is legally responsible for payment to Ranken Jordan for services rendered.

Outpatient – patients receiving outpatient therapy, day treatment therapy, or clinic services.

PROCEDURE:

Eligibility Criteria:

To be eligible for financial assistance the patient must:

1. Exhaust all third party funding sources. These sources include:
 - a. Group or individual medical plans and health insurance
 - b. Medicare or Medicaid Programs
 - c. Other federal, state, tribal or military program
 - d. Third-party insurance
 - e. Health Reimbursement Accounts (HRAs)
 - f. Grant or trust funds for which the patient may be eligible
 - g. Any other funding from a person or entity that may have a legal responsibility to pay
2. Complete a financial assistance application.
3. Provide all documentation required by the financial assistance application.
4. Have an annual household income less than or equal to 400% of the then current Federal Poverty Guidelines.

Eligibility for financial assistance is determined regardless of race, color, sex, religion, age, national origin, or immigration status.

Application Process:

Patients may apply for financial assistance at any time during pre-registration, registration, course of medical services, or throughout the course of billing.

Ranken Jordan uses an application process to determine financial assistance eligibility. The application is available upon request from the Patient Account Adviser or thru the Social Service Department. A financial assistance determination will not be made until the completed application with all required documentation is received by the Patient Accounts Advisor unless an exception is granted by Ranken Jordan's Executive Leadership. Applications are processed by the Patient Account Advisor. All information relating to the application will be kept confidential.

For questions about the financial assistance program or assistance with applications, patients may contact the Patient Accounts Advisor at 314-872-6400 or speak to the Patient Accounts Advisor by visiting 11365 Dorsett Road, Maryland Heights, MO 63043 and asking for the Patient Accounts Advisor at the Registration Desk, Monday through Friday, 8:00 a.m. – 4:30 p.m.

Incomplete Applications:

When a patient submits an incomplete application, the Patient Accounts Advisor provides a written notification to the patient describing what additional information or documentation is needed and includes a plain language summary of the financial assistance policy. If applications are not completed within fourteen (14) days of the written notification, the patient will be denied financial assistance.

Presumptive Eligibility:

In cases where a patient is reasonably presumed to be eligible for financial assistance and when the application process cannot be commenced and/or completed due to extenuating circumstances, Executive Leadership may determine that the patient qualifies for financial assistance in the absence of receiving the required information.

Financial Assistance Determination:

Financial assistance determinations are made by the Patient Accounts Advisor upon receipt of a completed application with accompanying required documentation. The Patient Account Advisor may grant financial assistance to patient meeting all eligibility requirements. Determinations are made in accordance with a sliding scale based upon the then current FPG. Financial assistance may take the form of a full or partial discount. Patients whose annual household income exceeds 400% of the FPG may qualify for a catastrophic discount. A patient's financial assistance discount percentage is applied to the amount due by the patient and is reflected on the patient's billing statement. The Finance Administrator and Executive Leadership will review and have authority over all denials of financial assistance and applications for patients who have an annual household income above 400% of the FPG and granted on a case-by-case basis. Financial assistance award not consistent with this policy may only be granted by the Executive Leadership.

Income and Discount Chart:

		ANNUAL HOUSEHOLD INCOME			
		Less than 200% of FPG	200% to 300% FPG	301% to 400% FPG	≥ 401% FPG
PATIENT DISCOUNT	Uninsured & Underinsured	100%	90%	70%	N/A
	Inability to Pay	80%	60%	40%	N/A
CATASTROPHIC DISCOUNT	Patient's balance is ≥ 15% of Patient's Annual Household Income	N/A	N/A	N/A	40%

Written communications are mailed to patients within fourteen (14) days of their determination to notify the patient regarding their financial assistance.

If a patient seeks to appeal their financial assistance determination, the patient must submit a written appeal letter to the Patient Accounts Advisor. Appeal letters must be submitted

within fourteen (14) days of the patient's receipt of their financial assistance determination and must include:

1. Reason for appeal;
2. Statement of medical expenses from outside sources; and
3. Supportive documentation (when available).

Appeals are reviewed by the Finance Administrator and Executive Leadership according to Ranken Jordan's Financial Assistance Determination Appeal Policy. Appeal decisions are final.

If Ranken Jordan becomes aware of any substantiated misrepresentation of facts by the patient such that the patient would not have received a financial assistance award under this policy, the patient's financial assistance award will be reversed. The patient will be responsible for the resulting balance.

Calculation of Amounts Billed to Patients:

Amounts charge for medically necessary care provided to patients eligible for assistance under Ranken Jordan's financial assistance policy is limited to not more than the amount generally billed (AGB) to patients who have insurance covering such care.

Ranken Jordan uses the look back method to determine the AGB for medically necessary care. To calculate the AGB, Ranken Jordan reviews all past claims paid in full to the hospital by Medicare (including Medicaid) fee-for-service together with all private health insurers paying claims to the hospital in a prior 12-month period to establish a percentage (AGB Percentage) of total charges that patients approved for financial assistance will be billed.

Ranken Jordan calculates an AGB percentage for inpatient services and an AGB percentage for outpatient services. The AGB percentage for both inpatient and outpatient services are calculated by taking the sum of all payments for medically necessary care paid in full divided by the associated gross charges for those claims. The AGB percentages are calculated annually.

FY 2016 AGB Percentage Calculation For Inpatient Services:

$$\text{AGB \%} = \frac{18,389,675}{34,337,231} = 53.56\%$$

FY 2016 AGB Percentage Calculation For Outpatient Services:

$$\text{AGB \%} = \frac{797,130}{1,852,675} = 43.03\%$$

Following a patient's determination as financial assistance eligible, the patient will not be charged more for medical services than the AGB to patients who have insurance covering such care.

Payment Plans:

Payment arrangements are available for any remaining balance after a financial assistance adjustment has been made to a patient's account. Payment arrangements are granted by the Patient Account Advisor according to Ranken Jordan's Billing and Collection Policy.

Non-payment and Collection Actions:

Non-payment and collections is handled in accordance with Ranken Jordan's Billing and Collection Policy. The Billing and Collections policy is available at no cost upon request at from the Patient Account Advisor or thru the Social Service Department.

Ranken Jordan does not engage in extraordinary collection actions (ECAs) against patients.

Publication of Financial Assistance Program:

Ranken Jordan makes information regarding the financial assistance program readily available. All printed information and forms regarding the financial assistance program will be available in both English and Spanish. Interpreter services are requested for other languages as needed. At a minimum, the information is made available by:

1. Posting on Ranken Jordan's website;
2. Notifications located on patient billing statements;
3. Signage within Ranken Jordan;
4. By mail;
5. Through conversations with the Patient Accounts Advisor; and
6. Upon request.

Originating Source/Area: Administration