



Financial Assistance *Assistance* Program and Practices



BON SECOURS HEALTH SYSTEM, INC.

1505 Marriottsville Road
Marriottsville, Maryland 21104-1399
410-442-5511

www.bonsecours.org/bshsi

www.bonsecours.org/bshsi

Financial Assistance, Uninsured Billing and Patient Payment Practices

Bon Secours Health System follows a specific and thoughtful policy for payment practices for financial assistance and uninsured billing. This policy outlines the process by which Bon Secours provides financial assistance and describes how Bon Secours considers the financial resources of patients and their families when establishing a maximum annual liability for the costs of the care Bon Secours provides. Our practices are an outgrowth of our mission and values, and we are constantly mindful of our patients' needs. Our payment options and processes are designed to be respectful of the individual's personal dignity and his/her ability to pay.

Bon Secours Health System treats all patients equitably, whether insured, underinsured or uninsured, and we are diligent in our efforts to keep patients notified of their payment options and the opportunities for assistance. We strive to ensure that our policies are consistent with the guidelines that have been issued by many leading organizations in the field—e.g. legislative, charitable, American Hospital Association, Catholic Health Association, etc.

How can patients learn about their options?

Bon Secours Health System provides access to information in the following ways:

- ◆ Brochures outlining programs and options are available at facility registration areas,
- ◆ There is signage at each registration area, and
- ◆ Onsite Financial Counselors are available to educate patients on the financial programs that are offered.

The information within this brochure is provided to our patients and families as a resource to help you with your financial needs. If you have additional questions, we encourage you to call the Patient Financial Services office at any of our facilities or visit our Web site at www.bonsecours.org/bshsi, or your hospital's Web site. We hope this information is helpful to you, and please know that Bon Secours Health System is committed to *providing the highest quality of care to all of its patients regardless of ability to pay.*

Frequently Asked Questions

Does Bon Secours Health System have a policy for providing financial assistance to the uninsured and underinsured?

The **Bon Secours Financial Assistance Program** aids uninsured patients who do not qualify for government-sponsored health insurance and who communicate their inability to pay for their medical care. Insured patients who face financial difficulty in paying the un-reimbursed portion of their health care may also qualify for the Bon Secours Financial Assistance Program depending upon family income, family size, and medical needs. The program provides 100 percent financial assistance for families that fall at or below 200 percent of the Federal Poverty Guidelines (FPG). For those above 200 percent of the FPG, the program takes into account each patient's unique financial resources to determine a maximum annual payment obligation that is consistent with the patient's household income. The program uses data from the Tax Foundation to limit a family's out-of-pocket expense. By establishing a maximum annual family liability, Bon Secours provides peace of mind to patients who might otherwise worry that their medical bills would exceed a reasonable portion of their household income.

In addition to the Bon Secours Financial Assistance Program, Bon Secours offers a **Community Service Adjustment** to all of its uninsured patients and their families (subject to State law). The Community Service Adjustment is an offset to the cost of healthcare and will result in a reduction to the gross charge amounts. The goal is to ensure that uninsured patients will *not* pay full charges for medically necessary services. The Community Service Adjustment reflects an ongoing commitment by Bon Secours to the communities we serve.



How do you treat those patients who are above the poverty level, but are uninsured?

We try to be respectful of all patients and ask them to work with us to determine eligibility for methods of financial assistance. Conversely, we also believe that if a person can afford to pay, he/she should pay. Just as Bon Secours Health System is proactive in providing assistance, so shall its patients be proactive in providing the necessary information for establishing eligibility for financial assistance. As a not-for-profit organization, the health system must be able to justify its community commitment. Patients must follow through with the application process and requirements for assistance in order to be granted financial assistance.

What is your patient payment practice?

Bon Secours Health System provides free care to all **qualified** patients whose household income is at or below 200 percent of the FPG. For those uninsured patients whose household income is above 200 percent of the FPG, Bon Secours uses a generous sliding scale¹ methodology to ensure that the maximum family liability payment is consistent with the patient's ability to



pay, as measured by family annual income. While many organizations limit their financial assistance to some upper limit of income (such as 300 or 400 percent of FPG), Bon Secours Health System determines **a maximum family annual liability for all** eligible patients and does so by using the Tax Foundation's study findings in its sliding scale calculation. This study states that 15 percent of an average family's annual income is used for savings and medical expenses.

In short, Bon Secours limits a family's maximum annual family liability to 15 percent (Tax Foundation) of the family's annual income that is in excess of 200 percent of the FPG (adjusted for the family size and income).

An example: A patient receives \$10,000 in medically necessary services at a Bon Secours facility. Let us assume this is an inpatient account where the patient resides in a household of four with an annual family income of \$50,000, has no insurance, and has provided the appropriate information required for assistance.

If the patient is uninsured and registered as such, the patient will receive a 30 percent Community Service Adjustment² in his/her bill, bringing the bill down to \$7,000 prior to any other assistance. This assumes that the patient was **not** already eligible and pending for a government program or already found eligible for Bon Secours Financial Assistance.

The patient would then receive financial counseling and be diligently assessed for government programs. If the patient/family unit is **not** qualified for any government program, they would be processed for Bon Secours Financial Assistance Program.

Under the Bon Secours Financial Assistance Program, this patient/family unit would be responsible for a family

annual liability of \$1,500³. The key word here is **annual**. In other words, any services this family would receive during the 12 months following the application approval date would be covered at 100 percent over the annual liability. In addition, Bon Secours may waive outstanding patient balances at the time it grants financial assistance.

Example restated:

- Services (also termed as bill or charges) come to \$10,000
- Community Service Adjustment at 30 percent reduces the bill to \$7,000
- The family (of four) then applies for and is approved for Financial Assistance
- Utilizing the Sliding Scale, the family's \$50,000 income and family size of four qualifies them for a \$1,500 family **annual** liability
- Please note that annual liability is now the amount owed—**not** the \$7,000 balance. However, if the family did not qualify for financial assistance, for any reason, they would be responsible for the \$7,000 balance, which is after the Community Service Adjustment. **Again, the Community Service Adjustment is provided to all uninsured patients or families** for medically necessary services and could vary by facility and is subject to State law.

The mission of Bon Secours Health System is to bring compassion to health care and to be *Good Help to Those in Need*, especially those who are poor and dying. As a system of caregivers, we commit ourselves to help bring people and communities to health and wholeness as part of the healing ministry of Jesus Christ and the Catholic Church.

For further information on these and other Bon Secours programs, please visit our Web site at www.bonsecours.org/bshsi.

¹ The sliding scale is revised annually in accordance with the FPG and 2003 Tax Foundation releases.

² The Community Service Adjustment could vary by location so please contact the Bon Secours facility where services were rendered.

³ Based on 2006 Federal Poverty Guidelines (FPG).