

Brody School of Medicine at East Carolina University
ECU PHYSICIANS

Title: Financial Assistance Policy		
Section No. 3	CF16	Section Name: Clinical Finance
Approval Date: 01/25/18	Approval:	

I. PURPOSE

To provide guidance surrounding:

- (1) The automatic assignment of sliding scale and uninsured discounts in accordance with ECU Physicians' (ECUP) standard discount schedules outlined below
- (2) Special financial hardship cases: Guarantors requesting discounts beyond the levels that have been assigned to qualifying charges, or guarantors who are not eligible for receiving discounts based on ECUP's standard discount schedules
- (3) Payment Plans for eligible North Carolina residents.

II. POLICY

ECUP offers and administers various discounts for eligible patients who are uninsured or meet a Federal Poverty Level (FPL) threshold of up to 300%. The total discount for a department must not exceed 5% of their total charges.

Discounts are provided for non-elective services that are deemed medically necessary by an ECUP provider. Discounts do not apply to:

- (1) Copayments
- (2) Elective procedures and services as determined by individual departments
- (3) Supplies and drugs.

North Carolina residents may be eligible to enter into a payment plan agreement with the organization.

III. PROCEDURE

- A. **FEDERAL POVERTY LEVEL (FPL) DISCOUNT:** Guarantors with an annual household income less than 300% of the FPL are eligible for a FPL Discount. Refer to FPL discount table below. The FPL Discount will be applied to Evaluation and Management Services, Diagnostic Procedures and Treatment Services that are deemed medically necessary. FPL status will be automatically reevaluated every six months and adjusted accordingly.

Effective Date:	Contact Person/Reference: Director of Clinical Financial Services	Extension: 744-3108
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Federal Poverty Level (FPL)	Adjustment off charge amount	Income Level
300% FPL	50%	Income 201% FPL - 300% FPL
200% FPL	70%	Income 101% FPL - 200% FPL
100% FPL	90%	Income < 100% FPL

- B. UNINSURED DISCOUNT:** Uninsured patients who did not qualify for the FPL Discount are eligible for an Uninsured Discount. Patients who opt to not bill insurance even though the service is covered are not eligible for the Uninsured Discount. The Uninsured Discount is applied to Evaluation and Management Services, Diagnostic Procedures and Treatment Services and is based on the Place of Service according to the table below.

Uninsured Discounts based on POS Type	Adjustment off charge amount
ED	50%
I/P & Nursing Facility	50%
Doctors Office/Hospital Outpatient	30%

C. DISCRETIONARY DEPARTMENTAL CHARITY CARE:

A Department Chair or his designee may approve additional discount for up to 100% of all charges. Discretionary charity care is limited to a single case or episode of care that does not involve another ECUP clinical department. In these cases, additional income and expense information must be provided by the guarantor.

D. INSTITUTIONAL CHARITY CARE DISCOUNT:

After all other avenues have been exhausted (i.e. catastrophic Medicaid), a patient may qualify for an Institutional Charity discount for up to 100% of charges. This discount may be approved by the ECUP Medical Director and Executive Director for a single case or episode of care when the care involves multiple ECU clinical departments. Institutional charity care is excluded from the 5% charity care cap. The

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Charity discounts will require manual review and accounts will be manually adjusted up to 100% of charges.

E. PAYMENT PLANS:

Residents of North Carolina may be eligible for establishing a payment plan to pay for their medical expenses. Staff authorized to set up financial arrangements must follow the guidelines provided in the supporting Payment Plan Standard Operating Procedures.

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