Financial Assistance – Hospital Billing (06/2026)

ECU HEALTH

Applicability

This policy applies to ECU Health Medical Center, Outer Banks Health Hospital, ECU Health Beaufort Hospital- a Campus of ECU Health Medical Center, ECU Health Bertie Hospital, ECU Health Chowan Hospital, ECU Health Duplin Hospital, ECU Health Edgecombe Hospital, ECU Health Roanoke-Chowan Hospital, ECU Health North Hospital, and ECU Health Home Health and Hospice.

Additionally, this policy applies to North Carolina and non-North Carolina residents in accordance with their state's FPL guidelines related to the hospital-based charges that they incur from services received at ECU Health.

Summary of Changes:	
12/2024	New policy
06/2025	Revised to meet Medical Debt Relief Requirements effective 7/1/2025

Policy

The Central Business Office (CBO) for ECU Health will engage in the evaluation of patients' accounts for Financial Assistance eligibility. If you receive help from the Financial Assistance Program (FAP), we will not charge more than the amounts generally billed to patients who have insurance for emergency or other medically necessary care. ECU Health uses a look back method based on claims allowed by Medicare fee-for-service and all private health insurers that pay claims to our hospital during the prior 12-month period to determine the maximum amounts that can be charged to FAP-eligible individuals for emergency or other medically necessary care. (See Attachment B for exclusions)

Definitions

Plain Language Summary means a written statement that notifies an Individual(s) that ECU Health offers financial assistance under the FAP for services and contains the information required to be included in such statement under the FAP.

Completion Deadline means the date after which ECU Health or collection agency may initiate or resume an ECA against an Individual(s) who has submitted an incomplete FAP if that Individual(s) has not provided the missing information and/or documentation necessary to complete the application or denied application. The Completion Deadline must be specified in a written notice and must be no earlier than the later of (1) 30 days after ECU Health provides the Individual(s) with this notice; or (2) the last day of the Application Period.

Federal Poverty Level (FPL) is a measure of income issued every year by the Department of Health and Human Services (HHS). Federal poverty levels are used to determine eligibility for financial assistance and charity allocations.

ECU Health maintains three (3) types of financial assistance:

A. **Charity Care**
B. **Payment Plans**
C. **Medicaid Screening**

Charity Care

There are two (2) types of Charity Care: Income based and Non-income based. Patients qualify for Charity Care based on the following:

1. **Income based**

   A. Presumptive eligibility process

   - Discount of 100% for individuals with incomes 0%-300% FPL.
   - ECU Health shall inform patients within 30 days of reclassifying debt as charity care or relieving/donating debt.

   B. Application-based process

   - Utilized by individuals who would like to request that all or a portion of their balance be written-off based on income and family size. They can retrieve an application on the ECU Health website or they can contact the Customer Service department to obtain an application via mail or secure email.
   - ECU Health requires patients to submit documentation or verification that they meet the eligibility criteria.
   - The following ranges are applied for evaluating applications and adjusting accounts:
     - Discount of 100% for individuals with incomes 0-300% FPL.
     - Discount of 50% for individuals with incomes between 301%-350% FPL.
     - Discount of 25% for individuals with incomes between 351%-400% FPL.
   - ECU Health discounts must be applied to the amount the patient owes (i.e. accounting for contractual allowances and insurance payments, if applicable) or the "amount generally billed" for uninsured individuals.
   - ECU Health will consistently apply discounts to uninsured and insured individuals.
   - ECU Health shall inform patients within 30 days of reclassifying debt as charity care or relieving/donating debt.

2. **Non-income based (NC residents only)**

   A. Presumptive eligibility process

   - ECU Health will deem patients presumptively eligible for financial assistance based on the following non-income criteria and documentation will not be required: (patients must meet at least one)
     - Homelessness
     - Mental incapacitation with no one to act on the patient's behalf
     - Enrollment in Medicaid of patient or a child in their household
     - Enrollment in another means-tested public assistance program (including, but not limited to Women, Infants and Children Nutrition Program, Supplemental Nutrition Assistance Program)
   - ECU Health will screen patients for non-income based presumptive eligibility and notify patients of results based on the following timeline:
     - Non-emergency department services:
       A. Screening: prior to or at check in.
       B. Notification: Prior to discharge.

- Emergency department services:
  A. Screening: As soon as possible and prior to discharge if feasible.
  B. Notification: Prior to issuing bill to patient.

B. Currently enrolled in Medicaid process

- Prior to July 1, 2025, ECU Health relieved/donated all unpaid patient medical debt dating back to January 1, 2014 for North Carolina residents who were enrolled in Medicaid at that time (including in limited benefit family planning coverage).
  - ECU Health evaluated patient accounts with outstanding balances for current Medicaid enrollment, and reclassified debt for such individuals dating back to January 1, 2014 as charity care. For purposes of this requirement, debts reclassified as charity care were considered relieved.
  - This applied to any debts subject to a payment play previously agreed to by the patient.

- Beginning July 1, 2025 and thereafter, ECU Health will evaluate all patients who are North Carolina residents and enrolled in Medicaid for past medical debt within 60 days of the patient's inpatient discharge or outpatient encounter from the hospital, and will reclassify any past debt as charity.
  - ECU Health will not advertise about this policy but will inform the Medicaid-enrolled patient about the policy during the patient's encounter at the hospital.
  - In addition, ECU Health will reclassify as charity care any past debt of Medicaid-enrolled patients that proactively contact the hospital to inquire about medical debt relief.
  - ECU Health shall inform patients within 30 days of reclassifying debt as charity care or relieving/donating debt.

Payment Plans

- ECU Health manages a patient payment plan program as outlined in **Payment Plans**.
- For individuals with incomes between 200 - 300% FPL, ECU Health will offer a payment plan that does not exceed a duration of 36 months with monthly payments no greater than 5% of monthly household income.
- will offer alternative payment plans that exceed 36 months, but the aggregate amount collected from the patient will not exceed what would have been collected under the 36 month/5% income plan.

Medicaid Screening

- ECU Health manages a Medicaid screening process as outlined in **Financial Counseling**.

2026 Federal Poverty Guidelines
Effective as of January 2026

200% of the Federal Poverty Level Guidelines	
Family Size	**Annual**
1	**$31,920.00**
2	**$43,280.00**
3	**$54,640.00**
4	**$66,000.00**
5	**$77,360.00**
6	**$88,720.00**
7	**$100,080.00**
8	**$111,440.00**
For each additional person, add $11,360	

Exclusions

- Cosmetic / Elective procedures may not be eligible for charity write off.
- Charges that are covered by health insurances or by other third-party payers are not eligible for charity write off.