

**VIRGINIA BEACH AMBULATORY SURGERY CENTER
POLICY AND PROCEDURE**

DEPARTMENT: BUSINESS OFFICE

SUBJECT: FINANCIAL ASSISTANCE POLICY # 3.25

Purpose: To establish the procedure to be followed at VBASC for: determining patients' eligibility for financial assistance; facilitating the application process for financial assistance; and publicizing the Policy.

Policy: Patients who do not have health insurance and are unable to pay for their care may be eligible for free care for medically necessary services as outlined in this policy.

Procedure:

Eligibility

Financial assistance under this policy is not available for co-payments, coinsurance and deductibles for Medicare, Medicaid, Tricare/Champus, commercial health insurance companies, and other third party payers, or patients who fail to reasonably comply with insurance requirements, such as obtaining authorization or referrals.

VBASC does not have the authority to offer financial assistance for charges from physicians or other healthcare professionals who are not employed by the VBASC. In addition, services which are not medically necessary are generally not covered under this policy.

Qualifications

Uninsured patients with income at or below 200% of the federal poverty guidelines, may qualify for a full (100%) charity write off. Once a patient is determined to be eligible for financial assistance under this policy, s/he will not be charged for the medically necessary care provided by VBASC.

Methods for Applying or Obtaining Financial Assistance

By Mail: Eligible patients should complete a Charity Care Application for financial assistance and provide proof of total household income in order to qualify for free care. Completed applications, along with the supporting documents, are to be mailed to:

Virginia Beach Ambulatory Surgery Center
Attn: Administration
1700 Will O Wisp Drive
Virginia Beach, VA 23454

In-Person or By Phone: The application is available at the VBASC patient registration desk; or patients may call 757-496-6400 x335 to request an application to be mailed.

Application Process and the Determination of Eligibility

To be considered for assistance under this Financial Assistance Policy the patient must submit the following:

- A completed Charity Care application;

- Copies of the last two years' income tax filings as proof of total household income.

The federal poverty guidelines for 200% of poverty are used to determine patient's eligibility for charity care. If eligible the charity care, write off will apply to the entire patient balance due for the respective date of service.

Uninsured patients who do not meet the eligibility requirements for financial assistance as outlined in this policy, may be eligible for a discount not otherwise provided for in this policy.

Length of Eligibility

Approved financial assistance is effective for outstanding patient balances on accounts that are eligible at the time of the application. Financial assistance does not apply to prior or future dates of service.

Measure to publicize the Financial Assistance Policy

Virginia Beach Ambulatory Surgery Center acknowledges that medically necessary health care expenses are often unexpected and that the cost of services can be overwhelming. VBASC is committed to offering financial assistance to eligible patients by publicizing the financial assistance policy and communicating information to patients about the application process. The following methods will be used to communicate this to the public:

- Handouts describing the Financial Assistance Policy and the application process are available in the registration area.
- Patient account statements include information about the Financial Assistance Policy and the application process.
- A plain language summary of the financial assistance policy and the application process is available for review via the Virginia Beach Ambulatory Surgery Center website @ www.vbasc.com.

Actions Taken in the Event of Non-Payment(Collections)

VBASC will take reasonable efforts to determine a patient's eligibility for financial assistance prior to engaging in legal collections efforts. Such efforts include providing assistance in the application process, notification of the financial assistance policy, following up with patients whose applications are incomplete and informing applicants regarding their eligibility determination.

Collection actions are not taken against a patient until efforts have been made to determine eligibility. If after reasonable efforts have been made and the patient is found to either not qualify for the financial assistance outlined in the policy or is unresponsive to VBASC efforts to obtain the necessary information, the patient's account may be moved to bad debt and the account turned over to the third-party collections agency.

Extraordinary collections actions may be taken including the filing of lawsuits, obtaining legal judgments, placing liens on assets, garnishing wages, attaching a bank account, conducting debtor interrogatories, and levies. If at any time during the collections process VBASC receives the requested information that the patient is eligible under this policy, the collection efforts will cease and the balance of the account will be written off to charity.

September 2013

Reviewed 3/2014, 3/2015, 6/2016