

<b>Effingham Health System</b>	Operational Policy	Revise Date: 03/25/2025
	Title: Helping Hands Financial Assistance Department: Business Services/Finance Section: Indigent/Charity Care	Page 1 of 3

### **Policy Statement**

It shall be the policy of Effingham Health System (EHS) to offer indigent/charity care (Helping Hands) to patients who meet established financial guidelines for emergencies as well as other medically necessary services. Helping Hands financial assistance does not extend to elective or non-medically necessary services. All copays are exempt from this provision.

### **Purpose of Policy**

To extend affordable, medically necessary healthcare services to patients who can demonstrate a limited ability to pay. Patients or guarantors with a family household income falling below 250% of the Federal Poverty Guidelines (FPG) at the time of the application, can be considered for program assistance if the balance for service(s) exceeds \$100.00, and if all required information is submitted. Financial assistance may be denied if it is determined that guidelines are not met by the application or supporting documentation. Eligibility for uninsured patient accounts may also be established through a presumptive process that includes a screening by a third-party analytics service vendor. Accounts will be presumptively written off after 120 days if the qualifications are met. Medicare recipients seeking financial assistance will be required to complete an application for financial support.

### **Inclusion:**

1. Emergent Services Only

### **Exclusion:**

1. Inpatient Services
2. Outpatient Services, including Cancer Care services
3. Observation
4. Surgical Services
5. Rehabilitation Therapy Services, Physical, Speech, and Occupational services
6. Nursing Home
7. Swing Bed (Transitional Care)
8. Primary Care Physician Office Visits
9. Orthopedic Physician Office Visits
10. Women's Health Physician Office Visits
11. Services Provided by Non-Employed Physicians in connection with treatment (for example Radiologists, Anesthesiologists or Emergency Department, etc)

### **Application Procedure**

Income criteria used to determine financial assistance program eligibility is based on the FPG, as published in the Federal Poverty Guide Registry annually.

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1. Patients will be advised at the time of the service that financial assistance is available for all who meet eligibility requirements.
2. Patients or guarantors who wish to complete an application for assistance must do so after the first post discharge billing statement. The account will be noted on the date the application is received. Dependents under the age of 18 of the party requesting the application will also be eligible for assistance based upon the qualification of the guarantor.
3. Applications and the supporting documentation will be reviewed by the Business Office designee within 30 days of receipt and referred promptly to the Business Services Director or designee for approval or denial. Supporting documentation appropriate for income verification may include, but is not limited to:
  - a. Copies of the last two months of pay stubs for each working member of the household
  - b. Previous year's income tax return
  - c. Food stamp approval letter from Department of Family & Children Services
  - d. Bank statements showing direct deposit amounts from employer
4. Applicants will be notified of any missing information or supporting documentation by US Mail. It is the applicant's responsibility to provide a good mailing address for such correspondence. Requested information or documentation should be returned within 10 business days to resume the consideration process. If the requested documentation is not received timely, the applicant will be notified by US Mail that the file has been closed.
5. Patients or guarantors submitting applications during the consideration period will receive written notice of either approval or denial via US Mail, and it is incumbent upon the applicant to provide a correct and current mailing address for this purpose.
6. Once an application for assistance is approved, other outstanding balances within a six-month look back period may be considered for inclusion in the assistance award. The award will cover these accounts only. Subsequent dates of service will require a new application process.

If the estimated household income of a patient is less than or equal to 250% of the Federal Poverty Level, a presumptive assistance determination will be applied to the account balance. Patients or guarantors with balances covered by a presumptive eligibility determination will not receive a written notification of assistance. Uninsured accounts with balances of \$100.00 or more will be reviewed prior to the first post discharge statement, using third party analytics to estimate the guarantor's ability to pay. If the estimated household income is less than or equal to 250% of the Federal Poverty Level, a presumptive assistance determination will be applied to the account balance. Presumptive eligibility may extend beyond emergent services.

All seeking assistance through the Helping Hands Financial Assistance program will be treated equally. A copy of this policy shall be posted on the EHS website: [www.effinghamhealth.org](http://www.effinghamhealth.org) Applications and a Plain Language Summary of this policy shall be available at the facility, as well as on the organization's website: [www.effinghamhealth.org](http://www.effinghamhealth.org)

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Financial assistance may also be available for those who do not qualify for the Helping Hands program. All notifications of denial for Helping Hands assistance will be offered an opportunity to apply for Financial Hardship Assistance. Also, patient liability balances that exceed \$5,000.00 may be eligible for a discount through the facility's Catastrophic & Mega Balance Assistance, provided household income does not exceed policy guidelines.

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