

**UHS OF DELAWARE, INC.**

**PATIENT FINANCIAL SERVICES**

**TITLE:** UNINSURED DISCOUNT POLICY

**ORIGINATOR:** Patient Financial Services

**ISSUED:** 1/18/06

**REVISED:** 1/1/2012, 1/1/2014

**SECTION:** PAS – Policy No. 1.2

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**I. SCOPE**

UHS of Delaware, Inc. Acute Hospital Patient Financial Services

**II. PURPOSE**

The purpose of this policy is to create a standard process to define the UHS policy statement with regard to its uninsured discount and charity care program to assist those in financial distress.

**III. POLICY**

As part of the on-going commitment to affordable healthcare and to assist the communities we serve, Universal Health Services will partner with our patients to address any financial responsibilities they may incur for their medical treatment in a way that is fair and sensitive to their financial circumstances in accordance with all governmental regulations. Patients without insurance will be treated fairly and with respect during and after their treatment.

**IV. THE PROGRAM**

- UHS will provide financial counseling to help patients gain access to all government sources of medical assistance, including Medicaid, and other federal, state and local programs. Patients and their families have a responsibility to assist the hospital with qualifying them for the appropriate level and type of financial assistance given their circumstances.
- For patients who are uninsured, UHS has developed an Uninsured Discount and Charity Care Policy. These policies provide financial relief to patients by providing a sixty percent discount or Charity Care to those who qualify based on a comparison of their financial resources and/or income to the Federal Poverty Guidelines.
- To qualify for charity care, uninsured patients will be asked to complete a form and provide income and resource verification information. (Refer to Charity Policy, No. 1.31)

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- For the uninsured patients who do not qualify for governmental programs, Charity or any other discount program the facility offers, a qualified uninsured patient will be offered a discount equivalent to sixty percent of gross charges. For consideration, the patient must comply with the facility's requirements to confirm they have no other coverage by federal, state, local or private programs.
- Only non-elective procedures are covered under this program.
- Patients are not considered "uninsured" if they reside outside the United States and travel to the United States for the purpose of receiving specialized medical care.
- For patients who do not qualify for a discount or charity, but have difficulty paying, UHS will work with the patient to establish an appropriate interest-free payment plan based on the amount due and the patient's financial status.
- UHS will ensure that all financial assistance policies are applied consistently throughout the company. Any State specific regulations will take precedence over this policy.

**V. PROCEDURE**

- Upon registration facility staff will communicate with the patients and their family's information regarding UHS charity and uninsured discount programs. Each uninsured patient will be made aware of the programs available for various types of financial assistance. The Financial Counselor will perform a review to assess the patient's potential eligibility for these programs.
- The patient will be responsible to contact the agencies to apply for governmental assistance programs.
- If determined to be ineligible for other programs, the patient may be eligible for a charity discount based on financial resources and income. The patient is responsible to contact the facility Patient Access Department to provide information to determine eligibility for charity discounts per the UHS Uninsured Discount and Charity Policy as well as any hospital specific Charity Policy.

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- If ineligible for Charity, the patient will be provided an uninsured discount equivalent to sixty percent of gross charges. The uninsured discount will automatically be taken at time of final bill. The patient will remain responsible for payment of the remaining balance.
- If a patient was granted an Uninsured Discount and later was determined to be eligible for Charity, the uninsured discount will be reversed and the Charity Care discount provided to the patient. Under various Charity programs, patients may be responsible for a portion of their bill. (refer to UHS Charity Policy)

\*Federal Poverty Guidelines are issued each year in the Federal Register by the **Department of Health and Human Services Department (HHS)**.