

Financial Assistance Policy for Olathe Health Physicians

Approved 8/2022
#4209

Purpose statement

Olathe Health Physicians is focused on improving the health of all individuals in the communities we serve by providing compassionate, quality healthcare in an environment of trust and collaboration. The financial assistance policy is a furtherance of Olathe Health Physician's charitable mission.

Scope

This is applicable for patient account balances for services provided by Olathe Health Physicians (OHP) but excludes services for Rural Health Care Clinics (Family Medicine–Paola, Family Medicine–Osawatomie, Family Medicine–Louisburg).

Policy statement

All patients are expected to contribute to the cost of their care in accordance with their ability. Olathe Health Physicians recognizes that unplanned medical expenses may have patient's concerned about their ability to pay for medical services. This policy provides information for our patients regarding financial assistance for serves at Olathe Health Physicians in accordance with federal, state, and industry guidelines. However, the approval of charitable care and financial assistance does not obligate Olathe Health Physician to provide continuous care, unless the services and support are unique to our organization.

Application notices for Olathe Health Physicians

Signs are present in all registration areas and in Patient Financial Services to notify patients financial assistance is available. Registration, Patient Financial Engagement Counselor and Patient Financial Services can provide instructions and applications for assistance if patients express concern about their ability to pay for services. Billing statements also provide information on how to apply for financial assistance. The Financial Assistance Policy is available online at www.OlatheHealth.org by clicking on Patients and Visitors and then Financial Assistance.

In addition, Olathe Health Physicians informs and notifies residents of the community it serves by posting information and applications on our website, and periodically in other community publications.

Eligibility criteria for Olathe Health Physicians

Patients who reside within the primary service area, defined as Southwestern Johnson, Miami and Linn; and in addition for Cardiology Services the counties of Franklin and Douglas in Kansas. Patients whose household income is up to 300% of the Federal Poverty Guidelines (based upon family size), may be eligible for financial assistance. Patients who qualify for financial assistance will not be asked to pay more than Olathe Health Physicians amount

generally billed (AGB), currently at 65%, to individuals with insurance, based on the IRS-defined look-back method.

Amount Generally Billed (AGB) is calculated as follows (See Appendix A for the current AGB):

- A. Includes all claims paid 100% with at least one payment by a third-party payor (i.e. insurance company, Medicare, Tricare, etc.).
- B. Amount Generally Billed is total payments received by all parties (i.e. patient co-pay, deductible, insurance payment) for each claim.
- C. A percentage is calculated based on the total payments / total charges in order to determine the AGB discount.

The amount a patient is expected to pay, and the amount of financial assistance offered, depends on the patient's insurance coverage, gross household income and assets. The Federal Poverty Guidelines will be used in determining the amount of assistance, if any, from total charges and the amount ultimately charged to the patient. In the case of extreme hardship, patients may be eligible for, or up to, 100% discount from total charges. Extreme hardship is defined to include patient responsibility that exceeds 25% of annual gross household income and assets.

Individuals who may be eligible for assistance include those who are uninsured and those who are insured but medically indigent. Patients from outside the service area receiving services from the Olathe Medical Center or Miami County Medical Center hospital emergency departments receiving direction for a follow up appointment will be eligible to apply for assistance.

The patient's household savings, checking, investment assets, real property assets, and overall financial situation will be considered in addition to the nature of the medical condition or care required.

The financial assistance provided by the Olathe Health Physicians is not a substitute for personal responsibility. Patients must cooperate with any insurance claim submission and exhaust their insurance or potential insurance coverage options before eligibility will be considered. Patients are to cooperate with our partner company who assists uninsured and under-insured patients apply for other forms of assistance, such as Medicaid, Disability, Crime Victims Compensation, and Health Insurance Marketplace plans, if eligible. Olathe Health Physicians contracts with specialists who will assist patients to determine whether they may qualify and help them through the application process.

Patients who request financial assistance must provide proof of household income. Household income includes, but is not limited to, gross wages, rental income, gross income from self-employment, public assistance, social security, unemployment compensation, strike benefits, alimony, child support, educational assistance, military family allotments, pensions, veteran's benefits, interest income, assistance from outside the household, and any other miscellaneous income. The income of a spouse or partner, regardless of whether they live in the same household, will also be considered.

Presumptive eligibility for Olathe Health Physicians

Some patients or guarantors may be presumed to be eligible for financial assistance. These individuals do not need to complete the application for assistance to qualify for assistance if they have documented Kansas Medicaid eligibility within the past 6 months and meet residency requirements. Patients who qualify for medical assistance in Kansas, but have a spend down amount, may be considered eligible for financial assistance. Debts may be forgiven based on the amount of their medical expenses in relation to the amount of spend down.

FINANCIAL ASSISTANCE BY GROSS ANNUAL HOUSEHOLD INCOME

Level of discount eligibility	If gross annual household income 150% FPG, discount up to 100% If gross annual household income 151%-200% FPG, discount up to 80% If gross annual household income 201%-300% FPG, discount up to the Amount Generally Billed (AGB) – See Appendix A
Family size	Department of Health and Human Services (HHS) Federal Poverty Guidelines (FPG) Updated Annually
1	\$13,590
2	\$18,310
3	\$23,030
4	\$27,750
5	\$32,470
6	\$37,190
7	\$41,910
8	\$46,630
Each additional family member	\$4,720
Extreme hardship	In the event gross household income exceeds 300% of the FPG, individuals may still be eligible for assistance when the balance they owe is 25% or more of their gross annual income and assets.

Services excluded from financial assistance at Olathe Health Physicians

- Services that a patient chooses to have through an OHP Provider that is considered out of network when the service would have been covered at an in-network provider are excluded from eligibility for assistance.
- Patients who are eligible for out-of-state Medicaid will be referred to seek scheduled services from a provider in the state in which they qualify for Medicaid.
- Services considered non-covered or experimental by the insurance carrier are excluded.
- Cosmetic services.
- Patients who are not United States Citizens or Permanent Resident Aliens, except for those with emergency healthcare needs other than transplant related services.

How to apply and where to find more information for patients of Olathe Health Physicians

Olathe Health Physicians financial assistance policy, applications for assistance, instructions for completing the application and a plain-language summary of the policy are available online at www.olatheohealth.org in both English and Spanish under Patients & Visitors, then clicking “Patient Forms.” In addition, these documents are available, without charge, in the Patient Financial Engagement Counselor Office in Suite 150 at 20375 West 151st Street in Olathe, Kansas, and in all clinic registration areas. Individuals seeking more information about financial assistance can visit this office or call 913-355-8275 or by emailing financial.assistance@olathehealth.org.

A copy of the financial assistance application and instructions may be obtained by mail at no charge by writing to Patient Financial Engagement Counselor at Olathe Medical Center Doctors Building 1 Attn: Patient Access 20375 West 151st Street, Ste. 150 Olathe, Kansas 66061.

Uninsured discount Olathe Health Physicians

Patients who do not have insurance coverage are eligible for an uninsured discount an amount equivalent to the Amount Generally Billed. The uninsured discount does not apply to patients who have high deductible plans and excludes services that are for automobile or liability insurance, cosmetic services, and those services already priced at a discounted rate by Olathe Health Physicians.

Patients that are eligible for the uninsured discount may also apply for additional financial assistance if they meet the other criteria outlined in this policy.

The uninsured discount is included in the calculation of the total amount of financial assistance.

Collection actions Olathe Health Physicians

Olathe Health Physicians will not engage in extraordinary collection actions before the Patient Financial Services Department makes a reasonable effort to determine whether a patient is eligible for financial assistance under this Policy. This includes, but is not limited to signs in all registration areas and Patient Financial Services, information on all billing statements, and applications made available in all registration areas and online at www.olathehealth.org.

Completed financial assistance applications, including all supporting documentation, will be reviewed by the Patient Financial Engagement Counselor. A written notification of the determination will be mailed, generally within 60 days of receipt of the completed application.

In the event of continued non-payment of the patient's portion of their bill or receipt of a completed application for financial assistance, their account will be placed with a collection agency. Olathe Health Physicians will not take extraordinary collection actions such as liens on a primary residence, arrests, or body attachments as part of the collection process. The Patient/Guarantor Billing and Collection Policy contains detailed information regarding extraordinary collection actions that may be taken, and are available free of charge on our website at www.olathehealth.org as well as from the Patient Financial Services department located at 14425 College Blvd., STE 100 Lenexa, KS 66215. A copy may be obtained by mail at no charge by calling 913-324-8520. Extraordinary collection actions will not be initiated unless approved by a member of the Patient Financial Services team.