

Financial Assistance Policy (FAP)

Indian River Medical Center's mission is to provide exceptional, patient-centered, evidence-based healthcare to residents of Indian River County and surrounding areas. To that end, financial assistance is available to the community who are uninsured or underinsured and do not have adequate financial resources to pay for medically necessary healthcare services. At the same time, Indian River Medical Center will provide care for emergency medical conditions to individuals regardless of their eligibility for financial assistance or ability to pay for care.

Charity care is not considered to be a substitute for personal responsibility. In order to manage its resources responsibly and to allow Indian River Medical Center to provide the appropriate level of assistance to the greatest number of persons in need, patients are expected to cooperate with Indian River Medical Center's procedures for obtaining charity or other forms of payment or financial assistance, and to contribute to the cost of their care based on their individual ability to pay. Payments expected from uninsured patients are consistent with amounts generally billed to Medicare and insurance companies utilizing a look-back methodology.

Types of Financial Assistance

There are a variety of financial assistance programs available to patients after all other resources including applicable health insurance coverage, payment from third party payors and payments from Medicaid, Medicaid HMO plans, or other government sponsored programs have been exhausted. Financial Assistance Programs include the following.

- Charity Care provided by Indian River Medical Center
- Indian River County Hospital District Reimbursement of Indigent Care
- Discounted Services for Catastrophic Care
- Discounted Services for Uninsured patients
- Pay it Forward Fund - This fund was created to help cancer patients who are facing financial difficulties as a result of their cancer illness.

How to Apply for Financial Assistance

Indian River Medical Center provides resources to uninsured and underinsured patients to assist them in completing a financial assistance application. Our financial counselors attempt to make direct contact with uninsured patients to assist them with the application process. If direct contact is not possible, a letter is sent to the patient with instructions on how to apply for financial assistance. The Financial Assistance Application is available on the internet at www.IndianRiverMedicalCenter.com under the Billing and Financial Service link as well as in the

Admitting Office, Emergency Room, and other registration sites. In addition, applicants can visit our Financial Counselors at Indian River Medical Center to obtain an application or to receive assistance with completing the application. Our Financial Counselors can be reached at (772) 567-4311, ext. 1169.

Additionally, Indian River Medical Center complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Indian River Medical Center does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. If you speak with limited English, language assistance services, free of charge, are available to you.

Patients are informed about our Financial Assistance process in a number of ways:

- Financial counselors and Social workers are available to patients during their hospitalization.
- Patient Access Services attempts to contact scheduled patients prior to services to provide patients with their expected amounts due and discuss payment/discount options.
- Discussions about financial assistance occur when speaking to patients on the phone about their account balances.
- Information regarding our Financial Assistance Policy (FAP) is located on our website.

Financial Assistance Determination

Financial Assistance is based on a sliding fee schedule taking into consideration Federal Poverty Guidelines, income, assets, family size, and catastrophic medical costs. Financial Assistance ranges from 75% to 100% of the patient's bill. Indian River County residents with household income below 150% of the Federal Poverty Guidelines, and without other substantial financial resources and not eligible for Medicaid or other coverage, will be granted free care. Patients with household income between 150% and 400% of the Federal Poverty Guidelines and have a catastrophic medical illness, without other substantial financial resources, and not eligible for Medicaid or other coverage, will be granted an 82% discount. All uninsured patients that do not qualify for one of these programs will receive a 75% discount which is consistent with payments negotiated with insurance companies. No patient eligible for financial assistance under this Policy will be charged more for medically necessary care than the amounts generally billed

(AGB) to individuals who have insurance coverage. The amounts generally billed is based on all claims paid in full by Medicare and private health insurers over a 12 month period divided by the associated gross charges for those claims.

Uninsured/Underinsured Patients Billing Practices

Patients in the financial assistance application process: The first statement sent will reflect the expected payment that is consistent with those offered to insurance companies for medically necessary services. In addition, the following statement will be included on the patient's first notification.

I am writing to you in reference to your recent medical services. Your account was referred to us by Indian River Medical Center to help you apply for programs that may be available to you. If you are found eligible, your hospital bill may be paid.

Patients that are NOT in the financial assistance application process (reasons may vary): The first statement includes the dollar balance that is due and the following message.

If you have insurance that is not filed please furnish Indian River Medical Center with that information and we will file for you.

Patients that have insurance and a claim has already been filed will receive a statement from Indian River Medical Center stating the dollar balance that is due and the following message.

If your insurance had paid, please verify this balance against the Explanation of Benefits your insurance provided you to ensure the balance is correct.

Indian River Medical Center's second and third messages will notify the patient that they are past due and being considered for placement with a collection agency.

All statements include the following message.

Any payment other than payment in full must be approved in order to keep your account from being considered past due.

Collection Practices

Indian River Medical Center has developed policies and procedures for internal and external collection practices that take into account the extent to which the patient qualifies for charity, a patient's good faith effort to apply for a governmental program and a patient's good faith effort to comply with his or her payment agreements with Indian River Medical Center. For patients who qualify for financial assistance and who are cooperating in good faith to resolve their hospital bills, Indian River Medical Center may offer extended payment plans. Indian River Medical Center adheres to the laws of the Fair Debt Collection Practices Act and patients are treated with dignity and respect in line with our mission and values.

Indian River Medical Center will make reasonable efforts to assist and determine whether the patient is eligible for assistance under its Financial Assistance Policy (FAP). If patients do not apply for financial assistance and do not pay their balance, the account may be sent to a collection agency. Charity is always preferred to sending patient balances to an agency.

Patient balances, generally, will not be sent to a collection agency prior to 120 days of first statement to patient. Charity consideration will still be given to patients whose balances are with a collection agency.

Prior to sending a balance to the collection agency, the patient will receive a message on the final statement informing them their account is being sent to a collection agency.

In addition, patient accounts may be subject to the following collection actions:

- Credit bureau reporting
- Legal action against patients who do not qualify for assistance and have sufficient assets to cover the unpaid balances. Legal action may result in a lien on property.

What Other Bills Will I Receive?

The hospital bill does not include charges for professional services provided by physicians. Your physician will bill separately for services rendered by him or her. This includes Emergency Department physicians, radiologists, pathologists, surgeons, cardiologists, anesthesiologists and consulting physicians. These providers may or may not offer the same type of financial assistance. Please contact their offices directly to verify whether they will grant full or partial financial consideration. If you have questions concerning their bills, please contact the providers directly.

- Indian River Medical Associates – (772) 794-5611
- Emergency Physicians of Vero Beach, LLC –
 - (800) 355-2470 (services between 06/01/2016 – 07/31/2017)
 - (772) 794-2570 (services after 08/01/2017)
- Anesthesia of Indian River – (877) 565-6865
- Radiology Physicians of Indian River – (855) 666-9508