



## Plain Language Summary Hospital Financial Assistance Policy (FAP)

Baptist offers financial assistance to uninsured and underinsured patients for emergency or medically necessary care. The eligibility for uninsured financial assistance depends upon income eligibility criteria based on the Federal Poverty Income Guidelines. Discounts range from 50% to 100% on a sliding scale determined using the patient's family size and income.

No patient will be denied financial assistance because of their race, religion, national origin or any other basis which is prohibited by law. Baptist has implemented a Hospital Financial Assistance Policy (FAP) to benefit the communities we serve. It is the intent of this FAP to provide assistance to our patients in compliance with Internal Revenue Code Section 501(r) and all other applicable federal, state and local laws, rules and regulations.

### **Baptist Hospital FAP Overview:**

**Application:** The process to determine if an uninsured patient qualifies begins when the patient submits a completed Financial Assistance Application. Applications are available in the Admissions, Emergency and Business Office Departments at all Baptist hospital facilities. Applications are also available by contacting a participating facility, by downloading online at [www.baptistonline.org/](http://www.baptistonline.org/), or requesting via email at [FAP@BMHCC.org](mailto:FAP@BMHCC.org).

**Application Period:** Patients have 240 days from the date of their first bill to return their completed application and the required supporting financial documentation to the Business Office of the facility where that patient received medical services. Applications are processed and a determination letter sent to the patient within 30 days.

**Minimum Self-Pay Discount:** If an uninsured patient is unable or unwilling to provide the necessary documentation to complete a Hospital FAP evaluation, a minimum self-pay discount will be applied to all eligible charges on all applicable accounts. The amount of this minimum discount fluctuates by facility.

**Amount Generally Billed (AGB):** A Hospital FAP eligible patient will never be charged more than the AGB for emergency or other medically necessary care charged to patients who have insurance.

**Non-Participating Providers:** Some physicians/clinicians do not participate in Baptist's Hospital FAP. Please check the website for a list of participating providers.

**Medically Underinsured:** The FAP also contains a provision for insured patients with an out of pocket liability over a set amount in a single encounter.

**Collection Activities:** Baptist will make reasonable efforts to determine if a patient is eligible for a Hospital FAP discount before making any extraordinary collection attempts. Collection practices will be completed in accordance with the Baptist billing and collection guidelines. Collection attempts may be completed by the hospital or a designated agency. Non-payment will not be reported to a collection agency until a minimum 120 days after the first billing date.

**Translations:** Translations of all Baptist Hospital FAP documents are also available on the Baptist website and in the Business Offices at all Baptist hospitals. Assistance will be provided upon request for populations with limited English proficiency in accordance with federal regulations.

**Patient Confidentiality:** Information submitted for consideration under the Baptist Hospital FAP will be treated as protected health information under the Health Insurance Portability and Accountability Act.