

HOSPITAL POLICIES & PROCEDURES

Category: Financial

Title: **Charity Care**

Applicability: Thomas Jefferson University Hospitals, Inc.

Policy

Thomas Jefferson University Hospitals, Inc. ("TJUH") is committed to treating uninsured patients who have financial needs with the same dignity and consideration that is extended to all of its patients. TJUH considers each patient's ability to pay for his or her medical care, and extends Charity Care or Partial Charity Care to eligible patients who are unable to pay for their care in accordance with this policy. This policy reinforces the eligibility procedures for Charity Care and Partial Charity Care that comply with applicable federal, state and local law.

Scope of Policy

TJUH treats all patients with emergency medical conditions without regard to their ability to pay, in accordance with applicable federal law.

This policy shall cover the provision of Charity Care and Partial Charity Care to individuals who reside in the TJUH Local Service Area, who receive medically necessary services from TJUH, and who are unable to pay all or part of their TJUH medical bills. (See Attachment 1 - Thomas Jefferson University Hospitals Local Service Area by County). Patients residing outside of the TJUH Local Service Area may be eligible for Charity Care or Partial Charity Care by exception. This policy does not apply to services provided by physicians who are not employed by TJUH, or to services provided by outside vendors. In addition, this policy does not apply to patients receiving elective cosmetic or plastic surgery. Further, this policy does not apply to patients who are "underinsured" as opposed to uninsured; for example, it is not the intent of this Policy to provide Charity Care or Partial Charity Care to patients who have health insurance with high deductibles or coinsurance and the ability to pay for their medical care without becoming medically indigent.

Patients who do not have health insurance or are unable to pay their hospital bills may qualify for Medical Assistance, Medicare or Charity Care. Charity Care may cover

inpatient and/or outpatient hospital-related charges partially or in full. Applicants for Charity Care must agree to complete the Charity Care application and assist TJUH staff by furnishing information required to complete the Charity Care application process in a timely manner.

Patients who are covered by Medicare, Medicaid or other health insurance are not eligible to receive Charity Care or Partial Charity Care for any amounts that are covered by those insurers. Applicants are expected to exhaust all other payment sources as a condition of approval for Charity Care or Partial Charity Care. Patients who might be eligible for Medicare or Medicaid will be required to apply for those programs before seeking Charity Care or Partial Charity Care

Definitions

Charity Care means 100% free medical care for services provided by TJUH. Patients who are uninsured for the relevant, medically necessary service, who are ineligible for governmental or other insurance coverage, and who have family incomes not in excess of 200% of the Federal Poverty Guidelines will be eligible to receive Charity Care. (See Attachment 2). However, patients at this level of family income who have sufficient assets to pay for care without becoming medically indigent, will not be eligible for Charity Care but may nevertheless be eligible to receive a 65% discount off billed charges.

Partial Charity Care means care at a discounted rate for services provided by TJUH. Patients who are uninsured for the relevant medically necessary service, who are ineligible for governmental or other insurance coverage, and who have family incomes in excess of 200%, but not exceeding 500%, of the Federal Poverty Guidelines, will be eligible to receive Partial Charity Care in the form of a discount off inpatient and/or outpatient charges. (See Attachment 2). However, patients at this level of family income who have sufficient assets to pay for care without becoming medically indigent are not eligible for discounts.

Uninsured Patient means an individual who does not have any third-party health care coverage from either: (a) a third party insurer, (b) an ERISA plan, (c) a Federal Health Care Program (including without limitation Medicare, Medicaid, HealthChoices, CHIP, adult Basic and TRICARE), (d) Workers' Compensation, (e) Medical Savings Accounts, or (f) other coverage, for all or any part of the bill, including claims against third parties covered by insurance to which a TJUH is subrogated, but only if payment is actually made by such insurance company.

Federal Health Care Program means any health care program operated or financed at least in part by the federal, state or local government.

Procedure:

Eligibility Determination

When a patient is identified as uninsured, or requests a Charity Care application, TJUH personnel shall provide the patient with the TJUH Charity Care application. The uninsured patient must complete and sign the Charity Care application. Some or all of the following documentation will be required at the time of the application:

Medical Assistance eligibility/denial notice if applicable.

Income tax returns for the most recently filed year.

Proof of income and Adjusted Gross Income such as:

Pay stubs from the past six (6) pay periods

W-2 withholding statement

Social Security checks, receipts or deposits

Bank statements - checking and savings

Any other documentation that may serve as proof of eligibility for Charity Care or Partial Charity Care.

The financial resources of a parent or guardian may be considered in determining the eligibility of a patient who is dependent on the parent or guardian for financial support.

Participation:

A completed TJUH Charity Care application will be processed by the TJUH Business Services Department in accordance with Patient Financial Services policies. When the Charity Care application is received, the staff will review and determine whether the application is complete and whether the documentation supports eligibility for Charity Care or Partial Charity Care.

Charity Care patients will receive a 100% discount off charges (except for personal charges incurred by the patient such as telephone services, television services, etc.). The patient will receive a bill for these personal services from an outside vendor. Charges for personal services will not appear on the TJUH hospital bill sent to the patient.

Patients extended Partial Charity Care in the form of a discount must sign a written agreement to pay the amount of the hospital bill remaining after deducting the discount. The patient will receive a bill showing charges, the amount of the discount and the amount due. Services provided by physicians who are not employed by TJUH, and other services provided by outside vendors are not covered by this policy. Patients seeking a discount for such services should contact the physician or outside vendor directly.

Patients who do not provide the requested information necessary to completely and accurately assess their financial situation in a timely manner and/or who do not cooperate with efforts to secure governmental health care coverage will not be eligible for Charity Care or Partial Charity Care.

Applications which do not meet all of these guidelines may be approved based upon extraordinary circumstances with the documented approval of the Vice President, Business Services. Collection of amounts due from patients receiving Partial Charity Care shall be handled pursuant to the TJUH Policy on Collections.

This policy is available in English, Spanish and Chinese, and is posted on the TJUH website. Flyers describing the TJUH Charity Care Program shall be visible and available in key public hospital areas where patients present for service. Instructions on how to apply or obtain further information regarding the TJUH Charity Care Policy may be obtained by calling TJUH's Department of Business Services at 215-955-0599.

Exceptions

It is recognized that there may be individuals who are uninsured but who have available assets sufficient to pay for health care services, or whose tax-exempt or other income may not be reflected on a tax return. This policy is not intended to apply to such individuals.

Attachment 1:

[Local Service Area by County](#)

Attachment 2:

[Charity Care and Partial Charity Care Table](#)