

**PENNSYLVANIA PSYCHIATRIC INSTITUTE
FINANCIAL ASSISTANCE POLICY
FINANCE**

PURPOSE

Consistent with the Mission statement of Pennsylvania Psychiatric Institute (PPI), it is the policy to provide medically necessary care to all individuals without regard to their ability to pay for services. The Financial Assistance Policy will be accessible to be reviewed on the organization's website and upon request and without charge.

I. POLICY

Pennsylvania Psychiatric Institute provides Financial Assistance according to the patient's financial status. Determines financial eligibility based on income, disposable assets and other forms of health insurance. Patients are provided the opportunity to enter into payment plans for patient balances and will receive assistance for the Pennsylvania Medical Assistance application process, at no charge.

Eligible individuals with a family income of less than 400% of the Federal Poverty Level will be eligible for Financial Assistance. PPI will follow the Federal Poverty Guidelines published on an annual basis by the United States Department of Health and Human Services.

Financial Assistance is for an eligibility period of six (6) months. Once approved, eligibility may be back dated to include accounts with open balances in active A/R. Individuals must re-apply for Financial Assistance every six months.

II. PRINCIPLES

1. Uninsured individuals are never expected to pay more than the Amount Generally Billed (AGB) for medically necessary care. Amount Generally Billed is based on the average payment from PPI's three lowest paying commercial insurance payers.
2. Eligibility for Financial Assistance and the amount of Financial Assistance is based on the individual's household income. In situations where the patient is not able to participate in the Financial Assistance process to determine their ability to pay or to be eligible for Financial Assistance, other factors may be considered to determine the patient's eligibility for Financial Assistance. Those factors include:
 - a. Notification that the patient is deceased and the estate has insufficient resources to pay for the services.
 - b. The patient has completed a Pennsylvania Medical Assistance application indicating income and other assets qualify for Pennsylvania Medical Assistance.
 - c. The patient is incarcerated and PPI has confirmed the patient has no income.
 - d. The medical records indicates the patient is indigent, for example, the patient is homeless.
3. Financial Assistance information will be developed and distributed in easy-to-understand materials through Customer Service, Patient Financial Services, Admissions and Outpatient Registration areas and posted on PPI's website at www.ppimhs.org. Staff will be trained to answer financial assistance questions or inquiries will be forwarded to the Patient Financial Services department and responded to in a timely manner.

III. PROCEDURE AND APPLICATION

1. Copies of PPI's Financial Assistance Application and a plain language summary is available in English and Spanish by internet at www.ppimhs.org or by calling Patient Financial Services at 717-782-6451 or 855-797-4226. Applications are also available in the Admissions Office and registration areas throughout PPI located at 2501 North Third Street Harrisburg, PA 17110 and 401 Division Street Harrisburg, PA 17110. Patient Financial Services Patient Services Department is available Monday through Friday 8:00 a.m. to 4:30 p.m. to assist patients with the Financial Assistance application or answer any questions. Patient Services can be reached by calling 717-782-6451 or 855-797-4226.
2. Individuals requesting Financial Assistance must complete the PPI Financial Assistance Application, provide required documentation and return the completed application to PPI's Patient Financial Services Department located at 2501 North Third Street Harrisburg, PA 17110.
3. Applications, in special circumstances, may be completed by providing information verbally to a Patient Financial Services representative.
4. The following documents are required to be included with the Financial Assistance Application:
 - a. Pay Stubs for the past 3 months
 - b. Bank Statements (checking and savings) for the past 3 months
 - c. Social Security Administration's statement including monthly benefit
 - d. Most current years Federal Tax Return
 - e. Bureau of Unemployment notice of weekly benefit, as applicable
 - f. Pension Statements for the past 3 months, as applicable
 - g. Notice of most recent Medical Assistance application approval or denial
5. Individuals will need to exhaust all other insurance resources, for which they are eligible, which may include private insurance, Pennsylvania Medicaid, Veterans Affairs or other available federal programs. Individuals not eligible for Pennsylvania Medicaid must apply for qualifying health coverage under the Affordable Care Act or provide a recent denial or exemption from that option. PPI will process the request for financial assistance within 30 days of receipt of completed application and notify the application in writing of the determination. If there is missing or incomplete documentation, the patient will be notified via phone and by mail and will be given an additional 30 days to respond to the request.
6. Patients who do not provide the requested information to apply for Financial Assistance and/or who do not cooperate with efforts to secure governmental health coverage will not be eligible for Financial Assistance. Such cooperation is not a precondition to receive medical necessary treatment, especially emergency care in accordance with EMTALA regulations.
7. In general, non-liquid assets (residence, vehicles, and other personal property), as well as retirement or life insurance funds (401K, 403B, IRA or Rollover IRA) will not be considered.
8. Individuals with outstanding balances due PPI, will be notified of the availability of Financial Assistance prior to referral to a third party collection agency, per IRS regulation 501(r). Included in all PPI's Patient Statements, including the last statement prior to collection placement, are copies of PPI's Plain Language Financial Assistance summary and PPI's How to Request Financial Assistance document. PPI will not engage in Extraordinary Collection Actions (EAC) as defined by applicable federal laws if the individual is already a Financial Assistance Recipient and he/she is cooperating in good faith to pay his/her balance, if applicable. If he/she is experiencing difficulty in paying any balance, PPI will offer the patient an extended payment plan.

9. Individuals that do not apply for Financial Assistance or applicants eligible for only partial discount will be required to establish reasonable payment arrangements on their account balance. Those that do not will be subject to collections efforts that will include the use of an outside collection agency and subsequent reporting to consumer credit reporting agencies with proper notification. It is the patient's responsibility, or the guarantor, to provide PPI a correct address at the time of registration to ensure mailed statements and notifications are received. PPI's Manager, Patient Financial Services is responsible for monitoring and determining that reasonable collection efforts were made by PPI prior to engaging in Extraordinary Collection Actions. Questions can be directed to the PFS Manager by contacting 717-782-4783.
10. Amount Generally Billed (AGB) is the average amount paid by PPI's lowest paying private health insurers for emergency or other medically necessary services. PPI uses the Look Back method as defined in section 501(r)(5)(b)(1) of the Internal Revenue Code. PPI will limit amounts charged for emergency or other medical care provided to individuals who are eligible for assistance based on this policy to not more than AGB.
11. The Financial Assistance Program discount guidelines are as follows:

% of Federal Poverty Levels	Discount Category	Discount Percent
0% - 250%	Charity Care (Free)	100%
251% - 300%	Financial Assistance (Discounted)	80%
301% - 400%	Financial Assistance (Discounted)	60%

12. Individuals whose income is in excess of the 400% threshold of the Federal Poverty Guidelines may be eligible for up to a 40% discount at the discretion of the Patient Accounts Manager.
13. Applications outside of these guidelines may be approved, based on extraordinary circumstances with the documented approval of the Chief Financial Officer.
14. Approval for Financial Assistance allowance will be based on the following criteria:
 - a. Up to \$1,500 Patient Financial Services Supervisor
 - b. %1,501 to \$40,000 Patient Accounts Manger
 - c. > \$40,000 Chief Financial Officer

IV. ELIGIBLE SERVICES

Financial Assistance is offered for all medically necessary and emergency care services. Medical necessity is defined by the Center for Medicare and Medicaid Services as the need for an item(s) or service(s) to be reasonable and necessary for the diagnosis or treatment of a disease, injury or defect.

V. SERVICES NOT ELIGIBLE FOR FINANCIAL ASSISTANCE

Services rendered to individuals receiving services at Pennsylvania Psychiatric Institute's Advancement in Recovery Program are not eligible for Financial Assistance and are not covered by this Financial Assistance Policy. Other providers not covered by this policy are identified in Appendix A.

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Patient Accounts Manager

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Appendix A – Providers not Covered by this Policy

Certain physicians and other healthcare providers delivering emergency and other medically necessary healthcare services within the Pennsylvania Psychiatric Institute are not required to follow the Financial Assistance Policy of Pennsylvania Psychiatric Institute.

The following is a list of providers and physician specialties that may provide emergency or other medically necessary healthcare services at Pennsylvania Psychiatric Institute that are not covered under this Financial Assistance Policy:

- Penn State Health Milton S. Hershey Medical Center Physician Group
- UPMC Pinnacle Physician Group
- Emergency Physicians
- Radiologists
- Surgeons
- Anesthesiologists
- Neurologists
- Hospitalists
- Urologists
- Pulmonologists
- Nephrologists
- Cardiologists
- OB/GYN
- Pediatricians
- Gastroenterologists
- Dermatologists
- Endocrinologists
- ENT
- Oncologists and Hematologists
- Infectious Disease
- Pain Management

Many of the providers identified above maintain their own financial assistance policies and may be found on their website or by contacting their office.