

Policy Title: RVBHH – Financial Assistance Policy

Policy Number: FS 200.4

Implemented: December 18, 2017

Revised: [Click here to enter text.](#)



POLICY: The purpose of this policy is to outline the details of Financial Assistance that is available to RiverValley Behavioral Health Hospital (RVBHH) clients as required by IRS Regulations 1.501(r)-4(b) and 1.501(r)-(c).

PROCEDURE:

1. Eligibility – All individuals receiving services from RVBHH that do not have a third party payer are eligible for financial assistance.
2. Basis for Charges – The gross charges for services will be reduced to the current Medicaid Accepted Rate at the date of service for any individual that does not have a third party payer.
3. Discounts – Discounts will be applied using the Sliding Fee Scale as maintained in financial services policy FS 200.5. Discounts are calculated as a percentage of the gross charges for services rendered and is determined based on family income and family size.
4. The following guidelines are to be used in determining family size and family income:
 - a. A young adult living at home and dependent on parents for support should still be considered part of the family, even though they may be employed and earning income.
 - b. Full time students, whether or not employed or drawing some income, are considered to be dependent on the family income for fee setting purposes.
 - c. A young married couple living in the home of one of their parents would be considered a separate family and the fee set accordingly.
 - d. An unmarried couple living together will be considered a family and treated as such for fee setting purposes.
 - e. A young person under age 18, who is self-supporting and not living with a parent or legal guardian, will have fees determined by his/her own income.
 - f. A person under 18 who may be receiving disability income but remains with his/her parents or a surviving parent would still be considered part of the family, and the total income would be considered for fee setting purposes.
 - g. In the event that these guidelines do not seem to cover a case under consideration, the information should be referred to the Business Service Manager, who will make a determination as to whether the fee should be based on the total family income or the income of the individual patient.
5. At the time of the initial client interview, or at times when existing clients have fee arrangements updated, business office support staff should explain our fees. Sliding fee scale arrangements for emergency services should be made as soon as possible after the fact. Clients should initially be quoted full fees, and it should be explained that these fees are based on their ability to pay. It should be emphasized to the client that we must have their full cooperation in verifying family income and size. All sources of family income should be considered, including but not limited to gross wages, salaries, bonuses, commissions, tips, worker's comp, Veteran's payments, retirement/pension,

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unemployment compensation, self-employment income, rental income, spousal support, interest and dividends. The Business Service Manager and the CFO will determine what fees should be charged for clients who have little or no income, but who may have substantial assets, such as property, stocks, bonds, etc.

6. Adjustments - Clients may apply for additional Fee Reductions by completing and submitting the “RiverValley Behavioral Health/Fee Reduction Request Form”, along with documentation of income levels. All fee reductions must be approved by the CFO. Refer to financial services policy FS 200.3 for additional information regarding Fee Reduction Requests.
7. Payment Plans – RVBHH offers interest free payment plans for clients for the amounts that they are personally responsible for paying, after applying any discounts and adjustments under this policy. To participate, the client’s remaining balance must be paid at a minimum of \$25 a month, have no missed payments, and must be fully paid off within 36 months.
8. Collections – As described in financial services policy FS 205.0, RVBHH charges all self-pay days to the patient’s responsible party at the current Medicaid rate. Monthly statements are sent on all account balances due from the patient’s responsible party. Past due notices are put on all statements mailed that have not been paid on in thirty days. Accounts over ninety (90) days old that have not been paid on for two months are sent a final notice statement. If no payment is received after the final notice is sent, the account is sent to the CFO for final approval and the written to bad debt. Accounts approved by the CFO are turned over to our collection agency.
9. Publicizing of the Policy – This Financial Assistance Policy will be widely publicized by making the current policy, along with the related Sliding Fee Scale and all related forms as described in this policy, will be available on the entity’s website. These items will also be available at the business office located at RVBHH. Each billing statement for self-pay accounts shall include information regarding the Financial Assistance Program.
10. Providers – This policy applies to all providers providing services to RVBHH clients, whether they are RVBHH staff, independent contractors, or other.

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