

Policy Name: Financial Assistance Policy 809 - THPG	
Originating Officer (Title), Council, or Committee: Kelley Baldwin, Director, THPG Finance	Effective Date: 11/16/2015
Approved By: THPG Policy Steering Committee	Last Reviewed Date: 02/15/2021
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1.0 Scope:

This policy applies to all Texas Health Physicians Group (THPG) medical practices.

2.0 Purpose:

To establish a Financial Assistance Program that allocates resources in a manner that maximizes the benefits received by the communities THPG serves. It is the intent of each of the THPG providers to provide care for every person within the surrounding community that requests care without any discrimination based on race, religion, origin, sex or ability to pay. THPG is dedicated to administering the financial assistance program in a fair, consistent and objective manner respecting the dignity of each guarantor served.

3.0 Policy Statement(s):

THPG is a part of the Texas Health system. As such, THPG provides health care services to individuals who are unable to pay for medically necessary care.

4.0 Policy Guidance:

- A. Eligibility Guidelines – Guarantors, whose estimated family annual gross income is between 0% and 200% of the federal poverty guidelines may qualify for financial assistance, provided the guarantor has insufficient funds and assets to pay their THPG bill without incurring any undue financial hardship. In general, guarantor will be eligible for financial assistance in an amount equal to the full balance of their bill less the amount the guarantor is deemed able to pay without incurring an undue financial hardship per the Financial Assistance Worksheet. Financial assistance shall be applied to the outstanding balances from past dates of service and shall be applied prospectively for services rendered within twelve months from the date eligibility is determined in accordance with Section 4.H. Any amounts paid prior to the completion and acceptances of an application for financial assistance are not refundable to the guarantor.
- B. Coordination with Texas Health Financial Assistance Program – Guarantors who are deemed to be financially indigent under the Texas Health Financial Assistance Program shall qualify for financial assistance under THPG’s financial assistance program. The amount of financial assistance shall be determined in accordance with the above.
- C. Determination of Financial Condition – The determination that insufficient funds and/or assets to pay for purposes of determining financial assistance eligibility shall be made at the time a guarantor’s application is reviewed based upon the guarantor’s existing employment, financial and family status. For purposes of this policy, assets include cash, stocks, bonds and other financial assets that can be readily converted to cash.

- D. Guarantor Cooperation – It is the responsibility of the guarantor to actively participate in THPG’s financial assistance screening process and to provide all requested information; including providing information concerning actual or potentially available health benefits coverage and any other information that is necessary for THPG to make a determination regarding the guarantor’s financial and insured status. A guarantor’s failure to cooperate will result in denial of financial assistance.

- E. Communication of Financial Assistance Program – Notices will be posted at each THPG practice site notifying guarantors regarding the existence of the THPG Financial Assistance Program. A written copy of the Financial Assistance Program policy shall be made available to guarantors upon request. The notice will direct guarantors to contact the Practice Manager or Optum 360 to initiate the financial assistance process. All guarantor statements from THPG will include a statement that financial assistance is available with instruction telling a guarantor who to contact to apply for such assistance. In addition, any website maintained by THPG shall include information regarding the existence of the THPG Financial Assistance Program and a link to the Financial Assistance Program policy.

- F. Education of Practice Staff – The Practice Manager shall be responsible for ensuring that all practice site staff are aware that THPG has a Financial Assistance Program and the process to be followed when a guarantor requests financial assistance.

- G. Application Process – The Practice Manager or Optum360 will provide an application packet to the guarantor or family seeking financial assistance under this policy. The application packet will include a letter of instruction detailing the specific information and documentation required to complete the application (Attachment B or C) and the financial assistance application (Attachment D). In the event the guarantor requests finance assistance after being billed for services rendered, the Practice Manager or Optum 360 will facilitate the request.

- H. Financial Assistance Determination – Upon receipt of the completed application including all required documents, the financial assistance request shall be reviewed by Optum360 and retained via the lockbox address of: Texas Health Physician Group PO Box 733509 Dallas, TX 75373-3509. Eligibility determinations shall be valid for twelve months from the date of the determination without the need for the guarantor to complete an additional financial assistance application unless the facts and circumstances suggest that there may have been a material change in the applicant’s financial condition and/or ability to pay.

- I. Once a determination is made, the guarantor will be informed in writing. Approval letters shall outline the level of financial assistance that shall be provided to the guarantor, the timeframes

of coverage, any coverage limitations and the procedure for re-application. Denial letters shall outline the reason for the denial of financial assistance and will include information regarding the appeal process and/or re-application process for THPG's Financial Assistance Program.

- J. Appeal Process – An appeal of a denied financial assistance application shall be considered if material changes in a guarantor's circumstances are documented. Changed circumstances may include, but are not limited to, a change in employment, health, marital or family status. This should be accomplished by contacting the Optum 360.
- K. Reporting – All financial assistance adjustments must be recorded in the practice management system with applied pay code, and with account note or status with effective dates. Reports will be provided as needed to THPG in accordance with current procedures established between THPG and Optum360.
- L. Documentation – Documentation sufficient to identify each guarantor's eligibility, the amount owed by the guarantor, the review and approval process that were followed and the amount of financial assistance provided will be maintained for the period required by the Texas Health Resources Record Retention policy. If the guarantor is unable to supply documentation to complete full review process for financial assistance Optum 360 will send to THPG for final approval/denial.
- M. Audit – The Revenue Integrity Department will perform regular audits of the Financial Assistance Program to ensure compliance with Federal Poverty Guidelines.

5.0 Definitions:

None

6.0 Related Documentation and/or Attachments:

- A. THPG Financial Assistance Signage
- B. THPG Letter to Guarantor with Instruction for Application
- C. THPG Financial Assistance Application

7.0 Required Statements:

This policy represents the collaborative effort of the Texas Health system entities to determine and direct the recommended practice for the care anticipated under this policy and includes the input of clinical subject matter specialists.