

Administrative Policy: Financial Assistance

Policy Statement:

Nathan Littauer Hospital & Nursing Home is committed to minimizing the financial barriers to health care that exist for certain members of our community, in particular, those not adequately covered by health insurance or governmental payment programs. As such, financial aid to assist low income, uninsured or underinsured individuals with their hospital claims is available to all who qualify.

Accordingly, Nathan Littauer Hospital & Nursing Home shall offer Financial Assistance in accordance with this Financial Assistance Program (FAP). This FAP was developed to comply with all federal and state rules and regulations, including IRS regulations §1.501r and NYS Public Health Law §2807-k.9-a.

Procedure:

A. Eligibility Criteria

1. A patient is eligible for financial assistance if his or her income is less than 300% of federal poverty guidelines. Attachment A includes those guidelines.
2. Homeless patients are automatically eligible for financial assistance.

B. Basis for Calculating Financial Assistance

1. Financial Assistance, for those without insurance, is in the form of a discount off the amounts generally billed to Medicare. Balances after insurance will qualify for a straight discount. The discount is a sliding scale, depending on family size and income. Attachment A sets for the discount percent available in the various income categories. Any patient who is determined to be eligible for financial assistance may not be charged more than the amount generally billed to Medicare.
2. No person who is found eligible for financial assistance will be charged more for emergency or other medically necessary care than the amounts generally billed to individuals who have insurance coverage.

C. Method for Applying for Financial Assistance

1. Applications and/or confidential assistance with completion of the application is available from any registrar or from our Patient Financial Services office by calling (518) 773-5551.
2. Applicants may be asked to provide the following information in connection with their application for financial assistance:
 - Complete Application
 - Most recent Federal Tax Return(optional)
 - Copies of last 4 pay stubs
 - Copies of last two bank statements
 - Application to Medicaid and provide copy of denial(only if income guidelines suggest possible eligibility)
3. "Household income," as used in the application, refers to income before deductions (taxes, social security insurance premiums, payroll deductions, etc.). Total Household Income is income from all members of a household(defined below)from the following sources: wages, unemployment income,

Workers' Compensation, Veterans benefits, Social Security Income, Disability Insurance, public assistance, alimony child support and other cash income.

House hold includes the following people living in the same home:

- Guarantor
 - Guarantor's spouse
 - Guarantor's children/minor dependents and step-children (i.e. children living with grandparents that are legal guardian).
 - Guarantor's unmarried partner, if they have child(ren) from previous relationships also qualify if living in the home.
4. Prior to or when appropriate, subsequent to approval for financial aid, patients may be asked to apply for Medicaid or other publicly sponsored programs. Resources will be available to assist patients in that process. Medicaid may require the patient to make a payment to the hospital as a condition for Medicaid approval. This is known as a spend- down amount. Any payments the patient is required to make to the hospital including, but not limited to, the "spend down" amount and co-pay and/or deductible amounts are eligible for consideration in our financial aid program. Failure to apply or comply with the Medicaid application requirements may result in denial of Financial Assistance.
 5. For efficient processing, NLH requests application submission within 30 days of the first billing statement; however a Financial Assistance application may be submitted at any time within 240 days after the first billing statement. Extraordinary collection efforts may be commenced after 120 days from the first billing statement, if no Financial Assistance application has been submitted.

Applications deemed to be incomplete will be returned to the applicant with notification that failure to provide all required data within 30 days of receipt of the returned application will result in a denial for financial aid. Determination of need for Financial Assistance will be made based upon the information provided on the Financial Assistance application along with data obtained by NLH or such other firm retained to assist the hospital in processing such applications. The hospital may also utilize internal criteria which may include review of previous account history and pay stub(s). The hospital reserves the right to request additional information to support the application process.
 6. Upon filing a completed application, you may disregard any Nathan Littauer Hospital bills until you receive notification of determination of your application. A determination of whether a patient is qualified will be made within 30 days of receipt of a completed application. Recommendation for final approval will be made by the Patient Accounts Counselor.
 7. A financial counselor will be available to arrange affordable monthly payment plans. For those balances after the Financial Assistance award the hospital will request no more than 10% of the household gross monthly income as the monthly payment.
 8. In the event of non-payment, All Commercial, governmental and self- pay accounts completing the 120 day dunning cycle or the wait days as described in the NLH Financial Assistance policy will be referred to an outside collection agency for further dunning and review and for possible legal action. These extraordinary collection efforts could include the following:

- Liens
- Attaching or seizing bank accounts or personal property
- Garnishing wages

No extraordinary collection efforts will be taken prior to 120 days from or initial billing statement date. Medicare accounts will not be considered for legal action and will be reported as Medicare bad debt after return from external collection agency.

9. Service Area:

- Fulton
- Hamilton
- Herkimer
- Montgomery
- Saratoga

10. Services that are covered:

All emergency services will be considered for New York State residents. All other medically necessary services will be considered for all patients residing within our defined primary service area.

See attachment B for a list of the physicians that render care at NLH whose services may or may not be covered under the financial assistance program.

D. Informing and Notifying Patients about the Financial Assistance Policy.

1. The hospital will inform and notify patients about this financial assistance plan (FAP) by:
 - a) Including the FAP Summary in admissions materials.
 - b) Maintaining a conspicuous link to the FAP Summary on the hospitals website's home page.
 - c) Including, with every hospital bill, information about the availability of the Financial Assistance Program, and about accessing the FAP Summary.
 - d) Making paper copies of the FAP Summary and the application form available upon request and without charge, both in public locations in the hospital facility and by mail, in English and in the primary language of any population with limited proficiency in English that constitute more than 10% of the residents of the community service by the hospital;
 - e) Placing posters about the FAP in areas in the hospital that are likely to be noticed by patients and visitors.

E. Appeals:

Patients have the right to a written appeal of decision within 45 days of denial. Appeals must be submitted in writing with any additional information to Patient Financial Services.

Attachment A

2017 Financial Assistance Income Guidelines

Family Size	Annual Income					Discount Amount %
	100% FPL	150% FPL	200% FPL	250% FPL	300% FPL	
1	\$ 12,060.00	\$ 18,090.00	\$ 24,120.00	\$ 30,150.00	\$ 36,180.00	Over
2	\$ 16,240.00	\$ 24,360.00	\$ 32,480.00	\$ 40,600.00	\$ 48,720.00	Over
3	\$ 20,420.00	\$ 30,630.00	\$ 40,840.00	\$ 51,050.00	\$ 61,260.00	Over
4	\$ 24,600.00	\$ 36,900.00	\$ 49,200.00	\$ 61,500.00	\$ 73,800.00	Over
5	\$ 28,780.00	\$ 43,170.00	\$ 57,560.00	\$ 71,950.00	\$ 86,340.00	Over
6	\$ 32,960.00	\$ 49,440.00	\$ 65,920.00	\$ 82,400.00	\$ 98,880.00	Over
7	\$ 37,140.00	\$ 55,710.00	\$ 74,280.00	\$ 92,850.00	\$ 111,420.00	Over
8	\$ 41,320.00	\$ 61,980.00	\$ 82,640.00	\$ 103,300.00	\$ 123,960.00	Over
	100%	80%	60%	40%	20%	0

* For family units of more than 8 members, add \$4,180 for each additional member.

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Attachment B

These employed and community physicians all participate in the NLH Financial Assistance Plan.

<u>Medical Staff Name</u>	<u>Specialty</u>	<u>Phone:</u>
Behar, Susan MD	Anesthesiology	(518) 775-4208
Moberg, Paul MD	Anesthesiology	(518) 775-4208
Carstens, Jan MD	Family Practice	(518) 883-8620
Klausner, Eric MD	Family Practice	(518) 883-8620
Perreault, Paul MD	Family Practice	(518) 661-5441
Pesses, David MD	Family Practice	(518) 775-4201
Vacek, James MD	Family Practice	(518) 775-4201
Alvarez, Luz MD	Gastroenterology	(518) 752-5275
Rehman, Hamid MD	Gastroenterology	(518) 883-8620
Brandis, Robert MD	Internal Medicine	(518) 661-5493
Fotidar, Akhilesh MD	Internal Medicine	(518) 773-5690
Kesari, Parvathi MD	Internal Medicine	(518) 773-5690
Narala, Karuna MD	Internal Medicine	(518) 661-5493
Schwartzman, Michael MD	Internal Medicine	(518) 736-1500
Sherman, Diana MD	Internal Medicine	(518) 773-5690
Shnaidman, Clara MD	Internal Medicine	(518) 883-8620
Lynch, Matthew MD	Neurology	(518) 883-6339
Zoltay, Gabor MD	Neurology	(518) 773-5691
Dowling, Peter MD	Obstetrics and Gynecology	(515) 773-5729
Farwa, Ume MD	Obstetrics and Gynecology	(518) 883-8634
Mycek, John A. MD	Obstetrics and Gynecology	(518) 775-4360
Nguyen, Patricia MD	Obstetrics and Gynecology	(518) 773-5729
Colt, Shannon MD	Pediatrics	(518) 762-6731
Hanafi, Walid MD	Pediatrics	(518) 661-5725
Horowitz, Lawrence DO	Pediatrics	(518) 773-7520
Ramani, Kamini MD	Gastroenterology	(518) 725-6080
Solby, Richard DO	Pediatrics	(518) 762-6731
Sunkara, Maruthi MD	Pediatrics	(518) 775-4234
Tantuwaya, Brijesh Kumar MD	Pediatrics	(518) 883-8624
Harbeck, Tara DPM	Podiatry	(518) 883-8862
Lataillade, Pierre MD	Pulmonology	(518) 775-4333

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Filippone, Nicholas MD	Surgery	(518) 773-5687
Togbe, Bennet MD	Surgery	(518) 773-5687
Wasiczko, Robert	Surgery	(518) 775-4208
Husson, Paul MD	Urology	(518) 773-4133

Contracted or Physicians with Privileges that have agreed to provide the same level of financial assistance for NLH services that was approved by NLH:

<u>Physician or Group Name</u>	<u>Telephone</u>
Gloversville Emergency Medicine Services	(888) 703-3301
Gloversville Physician Medicine Services	(518) 775-4264
Lee, J. Jay MD	(800) 235-0045
Millennium Medical Imaging	(518) 775-4264

The following is a list of community physicians whose services are not included in any approvals or denials for financial assistance offered by NLH. Any request for discount is between the patient and the physician.

<u>Physician or Group Name</u>	<u>Telephone</u>
Mohawk Valley Orthopedics	(518) 773-4242
Cardiology Associates of Schenectady	(518) 773-2303
DeJesus, Maria MD	(518) 843-0020
Eagan, Thomas MD	(518) 773-7306
Fox, John DDS	(518) 725-4216
Fox, Sarah DDS	(518) 725-4216
Goslin, Robert MD	(518) 843-0020
Hassam, Akber MD	(518) 762- 8898
Kamenir, Steven MD	(518) 489-3292
Keshava, H B MD	(518) 752-5160
Lee, Soo Gill MD	(518) 842-7161
Mairs, Michael MD	(518) 773-2700
Mehta, Banshi MD	(518) 773-7022
Minhas, Jamshaid MD	(518) 841-3650
Ng, Bernard MD	(518) 773-5461
Nickel, Jonathan MD	(518) 773-2700
Paddock, Bradley MD	(518) 725-8656
Pryce, Edith MD	(518) 773-3881

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Schlossberg, Howard MD	(518) 399-4600
Shah, Shiraj MD	(518) 725-7085
Silvers, Stewart MD	(518) 339-4600
Tai, Muhammad MD	(518) 843-0020
Thakker, Dilip MD	(518) 725-6868
Yang, Xiaohe MD	(518) 262-5454