Title: Payments for Service From Uninsured or Underinsured Patients

PURPOSE
St. Peter’s Hospital Core Value of Reverence for Each Person includes providing assistance to those who do not have insurance and for whom the financial costs of care received creates a burden. The purpose of this policy is to establish guidelines for uninsured or underinsured patients as a result of the amount they are expected to owe “out-of-pocket” for acute care health care services and do not qualify for either St. Peter’s Hospital Charity Care program or other available financial assistance programs.

POLICY STATEMENT
In assisting those persons who do not have insurance, or are underinsured, St. Peter’s Hospital is committed to respecting the dignity of persons and reflecting responsible stewardship.

PROCEDURE
To balance financial assistance with broader financial responsibilities, St. Peter’s will grant a discount to uninsured or underinsured patients that actively participate in satisfying their financial obligations. The discounts granted are as follows:

Effective January 1, 2007 and for all inpatient admissions or outpatient dates of service prior to April 1, 2011
- Outpatient Services: 65% discount of charges will be applied (the patient will be responsible for paying 35%)
- Inpatient Services: 50% discount of charges will be applied (the patient will be responsible for paying 50%)

Effective April 1, 2011 for all inpatient admissions or outpatient dates of service on/after April 1, 2011
- Outpatient Services
  - Outpatient Dental Clinic Services: 25% discount from billed charges (the patient will be responsible for paying 75% of billed charges)
  - All Other Outpatient Services: 65% discount from billed charges (the patient will be responsible for paying 35% of billed charges)
- Inpatient Services
  - St. Peter’s Addiction Recovery Center Inpatient Substance Abuse Rehabilitation: 40% discount from billed charges (the patient will be responsible for paying 60% of billed charges)
  - All Other Inpatient Services: 50% discount from billed charges (the patient will be responsible for paying 50% of billed charges)

Note: All payments are subject to the New York State Assessment for cash receipts received from Self-Pay patients.
It is the intent of this Policy that there be consistent application of any discounts. St. Peter’s Hospital will do its best to make a determination upon scheduling, admission or registration as part of the overall Financial Counseling process. Patients who represent increased financial risk as a result of the amount they are expected to owe “out-of-pocket” should be referred to a Financial Counselor for assistance in applying for alternative payment programs including: Medical Assistance, Charity Care, payment plans, and other financing arrangements. This policy applies to medically necessary elective, urgent, and emergent services.

This policy will:
- Ensure the dignity of the patient
- Encourage up-front financial counseling
- Be patient-centric and patient friendly
- Be culturally appropriate (provided in prevalent languages used in communities)
- Be widely known
- Be applied consistently
- Be easy to understand
- Be easy to administer
- Serve the emergency health care needs of everyone, regardless of ability to pay
- Reflect reasonable payment terms & discounts
- Balance needed financial assistance for some patients with broader fiscal responsibilities

St. Peter’s will clearly communicate financial assistance policies to patients so that they understand the program, how to access it, and who to contact with questions.

**Exclusions:** Excluded from uninsured or underinsured discounts:
- Guarantors refusing to provide information necessary to process formal applications for assistance
- Individuals eligible for administrative discounts
- Elective cosmetic surgery patients
- Any third parties who may be liable for services
- Specialized High-Costs Services (i.e., durable medical equipment/hearing aids, clinical trials, transplants, etc.)
- Services that do not create a financial burden
- International Patients
- Unpaid portion of financial obligation for services rendered
- Satisfaction of financial obligations initiated through the efforts of a collection agency

Should any provision of this Policy conflict with the requirement of New York State law, the law shall supersede the conflicting policy provision and the facility shall act in conformance with applicable state law.