

Financial Assistance Guidelines

RELATED TO POLICY:

Calais Regional Hospital Financial Services Policy

State Regulatory Reference:

Maine Department of Health and Human Services Division of Licensing and Regulatory Services - Free Care Guidelines. 10-144 C.M.R Ch. 150 Effective Date: July 1, 2007

Purpose:

To outline the eligibility requirements for approval of Financial Assistance at Calais Regional Hospital

Policy:

Calais Regional Hospital offers financial assistance in the form of free care. In order to be eligible for free care a patient must meet guidelines as outlined by Maine's Department of Health and Human Services.

Locations and Providers Covered by the Financial Assistance Guidelines

Calais Regional Hospital

Calais Regional Hospital Home Health Services

Calais Regional Medical Services General Surgery & Orthopedics

Calais Regional Medical Services Rural Health Clinic (*Family Medicine, Pediatrics, Internal Medicine & Podiatry*)

Calais Regional Medical Services Baileyville Health Services

Professional Services provided by:

- Davis, Karen, FNP
- Eliacin, Elizabeth, MD
- Head, William, PA
- Idenberg, Alexandra, MD
- Koo, Jahoon, FNP
- Leatherman, Robert, D.O.
- Ledford, Jodiann, MD, F.A.A.P.

- Lee, Francis, M.D.
- Moghaddas, Nima, D.P.M.
- Niayesh, Mohammad H., MD
- Perry, Anne, FNP
- Scalabrin, Christopher, FNP
- Wilkinson, Peter S., D.O.

Services not billed by Calais Regional Hospital or Affiliates listed above are not covered by CRH Financial Assistance

Income Guidelines for Free Care:

To be eligible for 100% Free Care the income level for a patient and their family must be at 150% or less than the Federal Poverty Level. The Federal Poverty Level changes on a yearly basis and is set by the US Department of Health and Human Services.

The following items are considered income for consideration of Free Care:

- Wages and salaries before any deductions
- Net receipts from non-farm or farm self-employment (receipts from a person's own business or from an owned or rented farm after deductions for business or farm expenses)
- Regular payments from social security, railroad retirement, unemployment compensation, workers' compensation, strike benefits from union funds, veterans' benefits;
- Public assistance including Temporary Assistance to Needy Families, Supplemental Security Income, and General Assistance money payments;
- Training stipends
- Alimony, child support, and military family allotments or other regular support from an absent family member or someone not living in the household
- Private pensions, government employee pensions, and regular insurance or annuity payments
- Dividends, interest, rents, royalties, or periodic receipts from estates or trusts
- Net gambling or lottery winnings

The following items **are not** considered income:

- Capital Gains
- Liquid Assets, including withdrawals from a bank or proceeds from the sale of property
- Tax Refunds
- Gifts, loans, and lump sum inheritances
- One time insurance payment or other one time compensation for injury (*please note that payments made as reimbursement for medical bills may reduce the amount of free care available to a patient*).
- Non-cash benefits such as the employer-paid or union paid portion of health insurance or other employee fringe benefits
- The value of food and fuel produced and consumed on farms and the imputed value of rent

from owner occupied non-farm or farm housing

- Federal non-cash benefit programs, including Medicare, Medicaid, Food Stamps, school lunches, and housing assistance.
- Assistance paid to parents for the care of foster children

The income produced by a patient and their family is taken into consideration when we process an application for free care. For purposes of free care consideration a family is defined as follows:

"A family is a group of two or more persons related by birth, marriage or adoption who reside together and among whom there are legal responsibilities for support; all such related persons are considered as one family. *(If a household includes more than one family and/or more than one unrelated individual, the income guidelines are applied separately to each family and/or unrelated individual, and not to the household as a whole.)*"

Per this definition foster children are not considered part of a family unit for the purposes of a free care application.

Income is calculated using one of the following methods (depending on availability of income information):

1. Multiplying by four the person's family income for the three months preceding the determination of eligibility
2. Using the person's actual family income for the 12 months preceding the determination of eligibility.

Calais Regional Hospital reserves the right to approve free care based on outside information *(such as a Medicaid application or current Medicaid eligibility)* to determine eligibility for healthcare assistance.

Residency Guidelines

To be eligible for free care a person must be a resident of Maine.

The term "Resident of Maine" refers to an individual living in the state voluntarily with the intention of making a home in Maine. An individual who is visiting, or is in Maine temporarily is not a resident.

If a question of residency arises we will follow the guidelines set forth for residency by the Maine Secretary of State in LD 2304, "An Act to Require That A Person Be a Maine Resident in Order To Be Issued a Maine Driver's License."

Services Covered

Free Care is available for medically necessary inpatient and outpatient services. We may discuss the necessity of the care being provided with the ordering physician.

Attached:

Resources:

Maine Department of Health and Human Services-Division of Licensing and Regulatory Services – Free Care Guidelines. 10-144 C.M.R Ch. 150 Effective Date: July 1, 2007