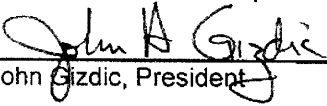



**CAROLINAS HEALTHCARE ASSOCIATES, INC
POLICY & PROCEDURE**

Title:	CHA Financial Assistance		
Origination Date:	3/1/2009	Manual:	Administration
Review Date(s):	5/15/2012, 5/20/2013	Section:	
Revision Date(s):	11/6/09, 3/1/11, 5/15/12, 10/1/13	Policy No.:	03
Effective Date:	3/1/2009	Contact Dept.:	CHA Administration
Approval(s):			
 John Gjzdic, President		 Dan Goodwin, Vice President	

I. PURPOSE/SUPPORTING INFORMATION

As part of its charitable mission, Carolina Healthcare Associates (CHA) is committed to providing benefits to the Community. This policy addresses financial assistance that is available for qualifying patients who are uninsured or underinsured.

II. PROCEDURE

Revenue Cycle Solutions Billed Practices

Two CHA practices are billed by Revenue Cycle Solutions (RCS), Oral Maxillofacial (OMF) and the Nurse Practitioners Clinic. These practices will follow the RCS prompt pay standard discount.

Carolinas Healthcare System Billed Practices Carolinas Healthcare Systems (CHS) bills for the remainder of the CHA practices. These practices offer prompt pay discounts to the uninsured.

Self Pay patients (Uninsured patients that do not qualify for Financial Aid or insured patients whose services are non-covered by their insurance plan with no contractual reduction to the charge) will be offered a discount from total billed charges. The following criteria must be met:

Self Pay –Office / Sick Visit

Definition: The office visit will consist of an encounter with a provider which does not include any minor to complex procedures.

Policy: Payment for office visit is due at the time of service. If payment in full is made at the time of visit for all services, a 25% discount will be provided to the patient. If payment in full is not received at the time of visit for all services the discount will not apply.

Self-Pay – Procedure Based

Definition: A procedure based office visit includes any form of treatment received within the office setting that goes beyond the scope of a routine office visit. The items may include invasive procedures such as vasectomy, lithotripsy, biopsies, etc.

Policy: A 25% discount will be provided to the patient at time of service. Payment of 60% of the anticipated charges after the 25% discount for said procedure is due prior to the start of the service. For example, if the charge is \$150.00, the 25% discount will reduce the total to \$112.50. A down payment of 60% of the \$112.50 is due in advance of having the procedure. Advance payment plans may be arranged for up to 3 months in advance of the procedure for the remaining balances (after discount and 60% upfront payment).

Self-Pay – Hospital-Based Outpatient & Inpatient Charges

Definition: A service provided in a hospital location where there is not an opportunity to collect a prompt discount in advance of the service.

Policy: A 25% discount will be automatically applied at the time of charge entry by the practice. No additional discount will be given.

Deductible, Co-pay, Co-Insurance and HSA patients

Definition: Patient has coverage via insurance policy/plan.

Policy: Due to contractual obligations with your insurance carrier it is required of this organization that we collect a portion of your allowed charges to be applied to your deductible, co-insurance or HSA. We will collect 100% of the patient's co-pay at time of service.

Charity Care Patients

Definition: Patient that has been qualified for Charity Care by an accepted organization.

Policy: An outpatient practice of CHA may choose to provide charity care to patients that are qualified for financial assistance at either NHRMC, another partner hospital, or Cape Fear HealthNet.

The following type of accounts may be excluded from financial assistance unless a determination has been made for assistance for economic hardship assistance

1. Insured patients who have received a managed care discount with a patient responsible balance as deemed by the insurance company of the patient.
2. Patient Accounts deemed Bad debt which have been transferred to the external collection agency

III. REFERENCES

END