

**SUBJECT:** Ambulatory Charity & Self-Pay Policy

**SCOPE:** This policy applies to all patients of Ambulatory Clinics owned and operated by Mary Rutan Hospital (“Hospital”). This policy shall be implemented and followed by all Hospital employees that conduct functions collecting patient liabilities, either as patient share portion of insurance (e.g. copays) or from self-pay patients.

**PURPOSE:** The purpose of this policy is to describe the process by which patients receiving charity or self-pay patients will be handled within Hospital’s Ambulatory Clinics.

**DEFINITIONS:** As used in this policy, the following terms shall have the meanings set forth below.

*Bad Debt:* This is an amount owed for healthcare after all attempts are made to collect.

*Patient Liability:* The portion of a bill for healthcare services for which a patient is responsible, for example a deductible, co-insurance, or co-pay.

*Self Pay:* Any account where no other payment source exists, such as but not limited to government or employer based insurance coverage, auto or liability coverage, or individual insurance plans such as a healthcare exchange plan.

- A. Hospital’s Ambulatory Clinics generally follow Hospital’s policies surrounding treatment of self-pay patients, charity determinations, bad debt, etc., except in certain circumstances where the care or setting of the patient care is unique within the Ambulatory Clinic(s). The policy below indicates areas where the Ambulatory Clinic policy may deviate from other established Hospital policies, and highlights certain key policies that are the same. If not covered below, a patient can assume the policy is the same between the Ambulatory Clinic and Hospital setting.
- B. Due to the rules surrounding the Ohio HCAP program, professional fees are not eligible for HCAP subsidization. Patients should instead apply through Hospital’s Financial Assistance Policy, should they need assistance.
- C. The determination of whether a patient is eligible for discounts or Charity Care shall be determined in accordance with Hospital’s Financial Assistance Policy, and patients should refer to the Financial Assistance Policy for its specific provisions and application.

- D. In addition, the Hospital's rules governing Payment Plans and Discounts are the same for the Ambulatory Clinics. Patients should refer to Hospital's relevant policy for specific provisions and the application of Payment Plans and/or Discounts.
- E. Patient Liability in a non-payment status will be moved to Bad Debt in accordance with the Hospital's Bad Debt/Collections policy. Patients should refer to Hospital's Bad Debt/Collections policy for additional details.
- F. The Ambulatory Clinics strongly encourage that patients make full payment on the appropriate Patient Liability at the time of service.