



## Plain Language Summary of Hospital Financial Assistance Policy (FAP)

As a commitment to the community of Crookston and the people of the surrounding area, it is the policy of Riverview Healthcare Association to provide care to those in need regardless of ability to pay.

### A. Financial Assistance Guidelines

- An individual will qualify for charity care if they satisfy all of the following requirements.
  - Household income is less than or equal to 150% of the Federal Poverty Guidelines (“FPG”) established by the U.S. Department of Health and Human Services.
  - Submit a complete Charity Care Application, including the required supporting documents and information, as discussed below.
  - Submit evidence of application for Medical Assistance.
  - Be a resident of Minnesota or North Dakota.
- If an individual qualifies for charity care, the charity care discount is 100% of the charges for their care (“free care” or “charity care”). The charity care discount will be applied to all emergency and medically necessary health care services provided in the eight months prior to the date the complete Charity Care Application is submitted. The charity care discount will not apply to any episodes of care provided after the Charity Care Application is submitted. A service is considered medically necessary based on the Minnesota Medical Assistance definition.
- Only services offered by Riverview Hospital and Clinics are eligible for charity care under this policy. Services offered by Riverview Nursing Home, Riverview Recovery Center, Adult Day Care, and Home Health Care are not eligible for charity care discounts.
- Services that are not eligible for charity care because they are not considered medically necessary include, but are not limited to, Department of Transportation physicals, Federal Aviation physicals, life insurance physicals, tubal ligations, vasectomies, direct access lab tests, and circumcision of babies.

### B. Required Documentation for Riverview Health financial assistance:

To be considered complete, a submitted Charity Care Application must include the following:

- Completed and Signed Charity Care Application
- Copies of most recent Federal Tax Return (Form 1040 or equivalent), including all schedules
- If employed, pay stubs for the most recent 90 days
- If self-employed, bank statements for the most recent 90 days
- If disabled, SSI payment stubs for the most recent 90 days

### C. Program Qualifications

1. Eligibility for charity care will be based on gross income as reported on the most recent tax return. However, if more recent documentation from the list above indicates a significantly different level of income, then this more recent information will be used to determine eligibility for charity care.
  - a. If an individual files Form 1040, Schedule F, to report farming activities, their income will be adjusted by adding back any depreciation claimed in Schedule F.
  - b. If an individual files Form 1040, Schedule C, to report self-employment activities, their income will be adjusted by adding back any depreciation claimed on Schedule C.
2. When a person qualifies for charity care under this policy, they will not be charged more for medically necessary care than the amount generally billed to individuals who have insurance covering such care (the “AGB Limit”).

### D. Accessing/Applying for the Charity Care Policy

- Copies of the Charity Care Policy and Charity Care Application are available online at [www.riverviewhealth.org](http://www.riverviewhealth.org)
  - Patients and Visitors/Financial Assistance/Charity Care Application
- Paper copies of the Charity Care Policy, the PLS, and the Charity Care Application will be available upon request by mail, in the Emergency Room, and in all admissions areas.
- All documents are provided free of charge.
- A complete Charity Care Application can be submitted through any of the following methods.
  - In Person to Patient Financial Services: 323 South Minnesota Street, Crookston, MN 56716
  - Mail to Patient Financial Services, 323 South Minnesota Street, Crookston, MN 56716
  - Fax to Patient Financial Services: 218-281-9224
- If a person has a question about Riverview Healthcare Association’s charity care program or would like assistance with the charity care application process, they can contact Patient Financial Services by calling (218) 281-9283 or by visiting 323 South Minnesota Street, Crookston, MN 56716.
- If a person does not qualify for a charity care discount under this policy, they may qualify for another discount, such as uninsured, pay in full, and payment plan discounts, available under a different policy.