

**Newton Healthcare Corporation
d.b.a. NMC Health
Healthcare Assistance Program**

Patient Financial Assistance Plan

**Prepared with the Assistance and Partnership of
The Midland Group**



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Newton Healthcare Corporation Financial Assistance Policy

1.0 Policy:

As part of its mission and commitment to provide access to health care for all people, Newton Healthcare Corporation provides financial assistance to patients who qualify for assistance pursuant to this Financial Assistance Policy, referred to as the Healthcare Assistance Program (HCA).

All individuals who come to the Newton Healthcare Corporation Emergency Department, or onto Newton Healthcare Corporation property, for an examination or treatment for a medical condition will be screened to determine whether an emergency medical condition exists consistent with Newton Healthcare Corporation's Emergency Department Plan and Care of OB Triage Patients Policy. Neither the initial medical screening nor lifesaving treatment will be impeded by inquiries about the individual's method of payment or insurance status.

2.0 Scope:

This Healthcare Assistance Program applies to the following providers or practices who deliver emergency or other medically necessary medical care in hospital-owned facilities:

- NMC Health Neurology Specialists
- NMC Health Home Care
- NMC Health Immediate Care - Newton
- NMC Health Diabetes & Endocrinology Specialists
- NMC Health Family Medicine – Valley Center
- NMC Health Family Medicine - Hesston
- NMC Health Medical Center
- NMC Health Orthopedics and Sports Specialists
- NMC Health Surgical Specialists
- NMC Health Physical Therapy & Rehabilitation
- NMC Health Family Medicine – North Amidon
- NMC Health Immediate Care – Park City

This Healthcare Assistance Program applies to the following non-hospital owned providers or practices who deliver emergency or other medically necessary medical care:

Newton Fire and EMS

This Healthcare Assistance Program does not apply to the following non-hospital owned providers/practices who deliver emergency or other medically necessary medical care in the hospital facility:

- Advanced General Radiology, LLC
- Advanced Physical Therapy of Newton
- Anesthesia Billing, Incorporated
- Associates in Women's Health, PA
- Axtell Clinic
- Axtell Eye Center
- Cardiovascular Care, PA
- Cancer Center of Kansas
- Central Care Cancer Center
- Cottonwood Pediatrics
- Davidson Dental
- Greene Vision Group
- Health Ministries Clinic
- Heartland Cardiology
- Hutchinson Clinic - Newton
- Integrity Medicine
- Mid Kansas Ear, Nose, and Throat Associates
- Partners in Family Care
- South Central Pathology
- Sunflower Pulmonology and Sleep Medicine
- The Kansas Foot Center
- Tippin Dental Group
- Urology Clinic of Kansas
- Via Christi Clinic
- Wichita Urology Group

3.0 Purpose:

This Policy is intended as a guideline to define the parameters of the eligibility requirements and assistance offered under the Policy. This Policy also serves to meet the requirements set forth in the Internal Revenue Code Section 501(r).

4.0 Definitions

Amounts Generally Billed (AGB) – The amounts generally billed for emergency or other medically necessary care to individuals who have insurance covering such care after discounts have been applied per the effective contract. Newton Healthcare Corporation calculates the AGB pursuant to the Medicare

Fee-for-Service prospective method. The prospective method is based on setting AGB for the care at the amount the facility determines would be the total amount Medicare would allow for the care.

Emergent – a medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) such that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in placing the health of the individual in serious jeopardy or serious impairment.

Extraordinary Collection Actions (ECA) – ECAs are actions taken by a hospital facility against an individual related to obtaining payment of a bill for care and services provided that may require a legal or judicial process, or involve reporting adverse information about an individual to consumer reporting agencies or credit bureaus.

Family/Household size - see criteria below in 12.2.

Family Income – Defined by the Census Bureau and includes:

- Earnings, cash assistance, unemployment compensation, worker's compensation, Social Security, Supplemental Security Income, public assistance, veterans' payments, survivor benefits, pension or retirement income, interest, dividends, rents, royalties, income from estates, trusts, educational assistance, alimony, child support, assistance from outside the household, self-employed earnings from owning a business, and other miscellaneous sources
- Noncash benefits (such as food stamps and housing subsidies) are not included
- Determined on a pre-tax basis
- If a person lives with a family, includes the income of all family members (non-relatives, such as housemates, are excluded)

Financially Indigent – Patients (1) who are uninsured or underinsured and (2) whose gross income is from 0% to 250% of the Federal Poverty Guidelines, are referred to as Financially Indigent patients.

Medically Indigent – Patients (1) who are uninsured or underinsured, (2) have cash and assets over 250% of the Federal Poverty guidelines, and (3) have excessive or extraordinary medical liabilities as compared to income.

Medically Necessary – Any service or procedure reasonably determined by the patient's treating provider, and within CMS regulations, to prevent, diagnose, correct, cure, alleviate, or avert the worsening of conditions that endanger life. The physical, mental, cognitive, or developmental effects cause suffering or pain, result in illness or infirmity, threaten to cause or aggravate a handicap, or cause physical deformity or malfunction, if there is no other equally effective, more conservative or less costly course of treatment available. It may also include a course of treatment that includes mere observation or no treatment at all.

The Midland Group – A partner of Newton Healthcare Corporation is a patient advocate, accounts management company owned by a charitable trust, to assist our patients with affordable payment options, public benefits, and financial assistance.

5.0 Eligibility Criteria

Eligibility for financial assistance under the Healthcare Assistance Program will be based on a number of factors, including, but not limited to: Citizenship or legal permanent resident status in the United States, income level and assets, and residence in Newton Healthcare Corporation's service area.

- 5.1 Patients who are determined to **be financially indigent** with a gross household income of 0% to 250% of Federal Poverty Guidelines, as updated by the U.S. Department of Health and Human Services, may be eligible for a financial assistance discount of 100%. See schedule A of the Healthcare Assistance Eligibility Discount Guidelines. Patients who are self-pay, or who have an outstanding bill after all insurance payments have been received, or have insurance coverage with an entity that does not have a contractual relationship with NMC Health may qualify for financial assistance in this category.
- 5.2 Patients who are determined to **be medically indigent** with a gross household income over 250% of Federal Poverty Guidelines may qualify for a financial assistance discount of 40% of Amounts Generally Billed (AGB). See Schedule A of the Financial Assistance Eligibility Discount Guidelines. Factors taken into consideration include, but are not limited to: extreme expenses as compared to income, extraordinary medical expenses, consideration of other resources available including assets, other financial obligations, catastrophic illness, loss of job or current inability to work, medically necessary versus elective services, wage earning capacity or other extenuating circumstances. Patients who are self-pay may qualify for financial assistance in this category.
- 5.3 The Financial Assistance Program is intended to serve **residents** of Harvey County or those living in zip codes: 66840, 66843, 66851, 66858, 66861, 66866, 67016, 67020, 67041, 67053, 67056, 67062, 67063, 67073, 67107, 67114, 67117, 67123, 67135, 67147, 67151 and 67154, 67219, 67428, 67438, 67443, 67546, or 67552. Proof of physical address (at least 2 approved documents: i.e. current and previous month's utility, water, trash, or rent/mortgage) may be required.
 - Persons who reside outside these zip codes and are patients at Primary Care Clinics owned by Newton Healthcare Corporation/NMC Health are eligible for The Financial Assistance Program.

- College students seeking emergent or medically necessary care who have a permanent or temporary address within these zip codes may be eligible for financial assistance.

5.4 The applicant must provide proof of United States citizenship, or provide proof of lawful permanent resident status within the United States. Lawful permanent residents are non-citizens who are lawfully authorized to live permanently within the United States.

5.5 To be considered for a discount under the HCA Program, the individual must cooperate with Newton Healthcare Corporation and The Midland Group to provide the information and documentation necessary to determine eligibility. This includes completing the required application forms and cooperating fully with the information gathering and assessment process. Any false information provided by the individual in the application process will disqualify the individual from the HCA program.

5.6 Patients who have Medicaid or other indigent care programs may be eligible when non-covered services are provided or when they have exceeded the approved length of stay.

6.0 Services Not Covered Under This Policy

Newton Healthcare Corporation reserves the right to limit the services covered by this Policy.

Services not covered by this Policy include, but are not limited to: Home Health Private Duty services and non-medically necessary treatment.

Medical necessity will be determined based on utilization review criteria and by one or more of the following: Consultation with the patient's physician/office nurse; consultation with the Case Manager or other clinical staff; Milliman or InterQual Criteria; Medicare, Medicaid, Blue Cross Blue Shield, and/or other 3rd party criteria for coverage.

7.0 Limitation on Charges

In the case of emergency or other medically necessary care, a patient who is eligible for assistance under this Policy will not be charged more than the Amounts Generally Billed (AGB) for a Medicare Fee-For-Service beneficiary. The AGB is calculated using the prospective Medicare Fee-For-Service method.

8.0 Method for Applying for Financial Assistance

Application for the Healthcare Assistance Program can be initiated by the following actions:

- Obtain an application at Newton Healthcare Emergency Department or Admissions locations at 600 Medical Center Drive, Newton, KS; or at the Patient Financial Services department located at 800 Medical Center Drive, Newton, KS.
- Request to have an application mailed to you for free by calling 316-804-6255.
- Request a free application by mail at Newton Healthcare Corporation, PO Box 308, Newton, KS, 67114.
- Download an application through the Newton Healthcare Corporation website: <https://www.mynmchealth.org/patients-visitors/payment-information/financial-assistance/>.
- Obtain information about the Healthcare Assistance Program from the Department for Children and Families (DCF) in Newton or Health Ministries Clinic in Newton.
- Contact The Midland Group at (316) 201-9254 for assistance with completing the application.

It is ultimately the patient's responsibility to provide the necessary information to qualify for financial assistance. **There is no assurance that the patient will qualify for financial assistance.**

9.0 Measures to Publicize the Financial Assistance Policy

The following measures are used to publicize the Healthcare Assistance Program to the community and to patients:

- 9.1 Posting the Healthcare Assistance Policy, application and a Plain Language Summary of the policy on the Newton Healthcare Corporation website at the following location: <https://www.mynmchealth.org/patients-visitors/payment-information/financial-assistance/>.
- 9.2 Providing paper copies of the policy, application and Plain Language Summary of the policy upon request in the Emergency Department, Admissions locations, and Patient Financial Services department at Newton Healthcare Corporation.
- 9.3 Posting notices about the policy in the Emergency Department, admitting areas and business office of Newton Healthcare Corporation.
- 9.4 Distributing information sheets about the policy to the Newton Department for Children and Families (DCF) and Health Ministries Clinic in Newton.

- 9.5 Distributing a Plain Language Summary of the policy and offering a Healthcare Assistance Program application to patients before discharge from the hospital.
- 9.6 Informing patients about the Policy in person or during billing and customer service phone contacts.
- 9.7 Including a conspicuous written notice on billing statements that notifies and informs patients about the availability of financial assistance under the Policy and includes the telephone number of the department that can provide information about the Policy and the application process, and the web site address where copies of the Policy, application form, and plain language summary of the Policy may be obtained.

10.0 Financial Assistance Policy Availability to Patients

Newton Healthcare Corporation actively offers information on the availability of financial assistance to patients/guarantors.

Patients/guarantors will be given a summary notice of the policy in written and oral communication relating to billing during the notification period defined by government regulation as beginning on the date care is provided and ending 120 days after the hospital provides the patient/guarantor with the first billing statement. At least three statements, with a Plain Language Summary included, will be issued to the patient/guarantor during the notification period. The hospital will continue to accept and process financial assistance applications during the 240 day period from the date of the first billing statement, as required by regulation.

11.0 Billing and Collections Policy

After the patient's bill is reduced by the discounts based on the Financial Assistance Eligibility Discount guidelines, the patient is responsible for the remainder of the outstanding patient account balances. Patients will be invoiced for any remaining amounts in accordance with a separate Billing and Collection Policy.

Actions Newton Healthcare Corporation may take in the event of non-payment of a bill for medical care is described in the Billing and Collection Policy. Patients may obtain a free copy of the Billing and Collection Policy by calling 316-804-6255 or at www.myNMCHHealth.org.

12.0 Determination of Financial Assistance

Healthcare Assistance discounts are to be assessed only as a last resort, and all current or potential third-party coverage is to be considered primary to a discount. This includes, but is not limited to, any coverage such as commercial insurance, Medicare, a Healthcare Sharing Plan, Workers' Compensation, COBRA, Medicaid, and liability or auto insurance that covers the medical service in question. Patients covered by insurances that are non-contracting with Newton Healthcare Corporation yet elect to receive services at Newton Healthcare Corporation are not eligible for the Healthcare Assistance program.

The patient is required to apply for all applicable programs for which he/she may be eligible as a condition for applying for financial assistance discounts, and failure to seek eligibility from these sources may result in a denial of financial assistance under this policy.

12.1 Financial Assistance Assessment

Determination of financial assistance will be in accordance with procedures that may involve:

- 12.1.1 An application process, in which the patient or patient's guarantor is required to supply information and documentation relevant to making a determination of financial need;
- 12.1.2 A review of the patient's available assets;
- 12.1.3 A review of household size and the household gross income for the three months prior to the date of service and previous year's tax return;
- 12.1.4 A **presumptive eligibility** determination in unusual or extenuating circumstances (such as homelessness) when a patient is unable to submit a complete application. Presumptive eligibility may be determined on the basis of individual life circumstances which may include, but is not limited to:
 - State-funded prescription programs;
 - Homelessness or receipt of care from a homeless shelter;
 - Participation in Women, Infants, Children programs (WIC);
 - Food stamp eligibility;
 - Low income /subsidized housing is provided as a valid address;
 - Patient is deceased with no known estate;
 - Patient has filed bankruptcy and whose bill has been fully discharged by the court;
 - Patient required behavioral health services, and has a behavioral health

plan that is not contracted with Newton Healthcare Corporation.

- Patients with out-of-state Medicaid plans that do not pay out-of-network benefits.

12.2 Household Size and Household Income

12.2.1 When determining household size, an unborn fetus is counted as a family member.

12.2.2. A dependent child who is 18 years old, and is still in high school, may be considered a dependent child of the household until graduation from high school.

12.2.3 If a dependent 18-year-old is a full-time college student, the 18-year-old may be considered a dependent of the household.

12.2.4 If the patient is a minor child and both parents live in the same household, the combined income must be included, regardless of the parents' marital status. If the parents of the minor child do not live together, each parent may be held responsible for the child's bill.

12.3 Income Verification

Income verification will be documented with the Healthcare Assistance Application through the following mechanisms:

12.3.1 Payroll stubs showing gross income;

12.3.2 Verification of all income sources, based on marital status or court decree of legal separation;

12.3.3. Signed letters from employers on business letterhead stating gross income for the specified time;

12.3.4 Bank statements showing direct deposits;

12.3.5 Interest statements from banks, savings and loans, or other investment sources;

12.3.6 Complete IRS Income Tax Return forms including, but not limited to: W2, 1099, and/or 1098;

12.3.7 Proof of payment amount or declination of payment by a healthcare sharing ministry program;

12.3.8 Retirement account disbursements;

12.3.9 If no income documentation is available, Letter of Support form available at Newton Healthcare Corporation or The Midland Group is required identifying how you are financially surviving; and/or

12.3.10 If self-employed, monthly or quarterly documentation, if available.

- Complete income tax returns from the previous year
- Expenses deducted from income are subject to approval by the Healthcare Assistance Committee.
- Depreciation on farm equipment and/or business equipment will not be included as an expense for purposes under this policy.
- Any of the items listed above.

12.4 Asset Verification

Twenty-five percent (25%) of the patient's assets as defined in the policy will be included in the income Eligibility determination. Assets to be included are, but are not limited to:

12.4.1 Cash;

12.4.2 Checking and savings accounts;

12.4.3 Certificates of Deposit;

12.4.4 Stocks;

12.4.5 Bonds;

12.4.6 Other securities;

12.4.7 The equity of real property (excluding primary residence), including income producing property;

12.4.8 The equity of motor vehicles (excluding 1 vehicle); and/or

12.4.9 Retirement accounts paying disbursements.

13.0 Length of Eligibility

Once financial assistance has been approved, the discount is effective for 6 months from the date of service for the oldest applicable account.

14.0 Notification of Eligibility Determination

Patients/guarantors will be notified by letter of the final determination of eligibility for financial assistance.

15.0 Exclusion

Newton Healthcare Corporation reserves the right to deviate from the guidelines contained in this policy in the event of unusual situations and when a consensus to do so has been reached by the Patient Financial Services Manager, the Director of Revenue Services, and the Chief Financial Officer or their designees.

Newton Healthcare Corporation

Schedule A

of

Healthcare Assistance Program

Schedule A – Financial Assistance Eligibility Discount Guidelines Newton Healthcare Corporation

Patients are considered financially indigent and may be eligible for a financial assistance discount of 100% if gross household income is less than or equal to the following amounts:

Family Size	Home Income
1	\$32,200.00
2	\$43,550.00
3	\$54,900.00
4	\$66,250.00
5	\$77,600.00
6	\$88,950.00
7	\$100,300.00
8	\$111,650.00

These annual income amounts are computed at 250% of the 2021 Federal Poverty Guidelines as published by the U.S. Department of Health and Human Services (HHS) and are subject to change when HHS modifies their poverty guidelines.

For family units of more than 8 members, add \$11,200.00 for each additional member.

Patients whose gross household income is over the amounts in the table above but are determined to be medically indigent may qualify for a financial assistance discount of 40% of Average General Billed amount (AGB), per the Newton Healthcare Corporation Financial Assistance Policy.

Newton Healthcare Corporation

Plain Language Summary

of

Healthcare Assistance Program

Patient Financial Assistance Plan

Newton Healthcare Corporation Financial Assistance Policy-Plain Language Summary

The Newton Healthcare Corporation Financial Assistance Policy, referred to as Healthcare Assistance (HCA), exists to provide eligible patients partially or fully discounted emergent or medically-necessary hospital care. Patients seeking Financial Assistance must apply for the program, which is summarized below.

Eligible Services- Emergent and/or medically necessary healthcare services provided by Newton Healthcare Corporation.

Eligible Patients- Patients receiving eligible services, who submit a Healthcare Assistance Application (including related documentation/information), and who are determined eligible for Healthcare Assistance by the Newton Healthcare Corporation Healthcare Assistance Committee.

How To Apply – Healthcare Assistance Applications may be obtained/completed/submitted as follows:

- Obtain an application at Newton Healthcare Corporation’s Emergency Department or Admissions locations at 600 Medical Center Drive, Newton, KS; or at the Patient Financial Services department located at 800 Medical Center Drive, Newton, KS
- Request to have an application mailed to you for free by calling 316-804-6255.
- Request a free application by mail at Newton Healthcare Corporation, PO Box 308, Newton, KS, 67114.
- Download an application through the Newton Healthcare Corporation website:
<https://www.mynmchealth.org/patients-visitors/payment-information/financial-assistance/>
- Obtain information about the Healthcare Assistance Program from the Department for Children and Families (DCF) in Newton and Health Ministries Clinic in Newton.
- Contact The Midland Group at (316) 201-9254 for assistance with completing the application.

Determination of Healthcare Assistance Eligibility- Generally, patients are eligible for financial assistance based on their income level and assets. Patients with family income of 250% Federal Poverty Level or less may be eligible for a discount of 100%. Patients with family income over 250% of Federal Poverty Level may be eligible for a discount of 40% of Average General Billed amount (AGB). See Schedule A of the Financial Assistance Policy at www.myNMCHHealth.org. Eligible patients will not be charged more for emergency or other medically necessary care than what Medicare would allow for the care.

This summary, the Healthcare Assistance Policy, and Healthcare Assistance application are available in Spanish at the locations listed above.