

**THE GRIFFIN HOSPITAL  
BUSINESS OFFICE  
STANDARD OPERATING POLICIES**

**SUBJECT: UNINSURED PROCESS/FREE CARE ASSISTANCE/FREE BED FUNDS**

**EFFECTIVE DATE: 4/2013**

**SUPERCEDES: 1/2010**

**RESPONSIBLE DEPT: Business Services**

**APPROVED BY:**

Administrator

Reviewed/revise; 4/2013 – M. Milardo, Jr.

**POLICY:**

The following policy represents Griffin Hospital's procedures for the Uninsured Patient, Free Care Assistance, and Free Bed Funds available for patients who do not have medical insurance.

**Uninsured Patient Procedure**

1. Patients that are either scheduled or registered with no active insurance will import onto the three Financial Advisors ONTRAC worklist.
2. Patients that are registered will receive a state application packet from the Patient Access staff. This consists of the Financial Advisor's business card, state application, and list of documents needed to complete the state application. A listing of the DSS offices is included in the packet.
3. All patients identified will receive a call or a direct visit, if admitted to the hospital, by a Financial Advisor.
4. The Financial Advisor will screen the patient for any current sponsorship and discuss all eligibility options with the patient.
5. If the patient meets criteria, the Financial Advisors will begin the Husky application process with the patient.
6. A due diligence process will be followed by the Financial Advisors to ensure that the patients are pursuing active coverage. The Financial Advisors will monitor the DSS website to track the progress of the application with the state.
7. Once eligibility has been determined, all appropriate accounts will be updated to the Husky insurance and billed accordingly.
8. All uninsured patients not granted state/Husky coverage will have the CHA uninsured rate applied to their account. The uninsured rate was determined by the hospital to represent the Connecticut not-for-profit hospital discount policy as adopted by the Connecticut Hospital Association 4/10/2006.

**THE GRIFFIN HOSPITAL  
BUSINESS OFFICE  
STANDARD OPERATING POLICIES**

**SUBJECT: UNINSURED PROCESS/FREE CARE ASSISTANCE/FREE BED FUNDS**

**Free Care Assistance**

1. Any patient requesting consideration for free care assistance in paying their Griffin Hospital bills or financial responsibility after insurance payment should contact the hospital's Financial Advisory staff.
2. The Financial Advisor will obtain the following information from the patient in order to complete the Free Care application. The information required from the patient to complete the free care application is as follows:
  - Patient W-2 form or most current and completed tax return.
  - Or three consecutive paystubs from the patient's current employment/proof of Social Security.
  - Dependent information (spouse and minor children only).
  - Any or all bank and checking account statements.
3. The Financial Advisor will refer to the Griffin Hospital sliding scale. This is based on the Federal Government Poverty Income Guidelines (see attached sliding scale). The Financial Advisor will make a determination of the patient's free care eligibility status.
4. If the patient qualifies for free care assistance, the applicable discount percentage will be applied to the patient's account balance. Then a letter (attached) will be sent out reflecting the patient's new adjusted balance.
5. If a patient does not qualify for free care assistance, the Financial Advisor will attempt to:
  - Obtain payment in full
  - Send to an outside agency to set up a monthly payment arrangement
6. If the patient does not maintain the agreed upon payment schedule, the account will be forwarded to an outside collection agency at the full remaining balances.
7. If it is later determined by the Griffin Hospital or a collection agency acting on behalf of Griffin Hospital that the patient's financial conditions have changed and the patient was unable to pay the outstanding account balances, an Administrative Override may be applied by the Business Services Collection Supervisor or Director of Business Services. All Administrative Overrides will be signed off by each of those parties.
8. The Business Services Collection Supervisor will maintain all monthly spreadsheets that will identify all applied Free Bed Funds, Uninsured, and Free Care Assistance allocated on a monthly basis.

**THE GRIFFIN HOSPITAL  
BUSINESS OFFICE  
STANDARD OPERATING POLICIES**

**SUBJECT: UNINSURED PROCESS/FREE CARE ASSISTANCE/FREE BED FUNDS**

**FREE BED FUNDS:**

The hospital has the following Free Bed funds available for patients who meet the following outlined criteria for each fund:

1. The ENO Fund: The applicant must be a worthy Protestant woman, 60 years of age or older, and be a resident of Ansonia, Derby or Seymour.
2. Pine Trust: The fund is available to indigent patients of Griffin Hospital who reside in the City of Ansonia.
3. DN Clark: The fund is available to Shelton residents.

All Free Bed Funds granted are processed through the hospital's Financial Advisor staff.

**THE GRIFFIN HOSPITAL  
FINANCE DEPARTMENT  
STANDARD OPERATING POLICIES**

---

SUBJECT: BAD DEBT POLICY (ALL PAYORS)

---

EFFECTIVE DATE: 11/1/2006

SUPERCEDES: 7/1/2001

---

RESPONSIBLE DEPT: Business Services

APPROVED BY:

Administrator

**POLICY:**

To identify all patient accounts that have been billed and paid by primary and/or secondary insurance and have self pay balances remaining and not paid (or an arrangement to pay) by the patient within a 90 day time frame (120 days for Medicare patients) of the account being in a self pay status. To complete the bad debt turnover process to external collection agencies.

**PROCEDURE:**

1. All accounts processed and worked by the Business Services staff as identified in the Remittance Review - Self Pay/Co-pay/Bad Debt policy and procedure dated 11/1/2006. All payors are considered in this review. The self pay account must receive three hospital data mailers or at a 90 day time frame (120 days for Medicare) and reflect no payment on the self pay balance by the patient. At this time, the account will be made a bad debt and forwarded to the Business Services Collection Supervisor to be processed and sent to an external collection agency.
2. A bad debt turnover letter will be processed by the financial advisory staff. The data as to the turnover letter will be assigned in the system. The account will reflect a status of (BD - Bad Debt). The account will be turned over to a financial advisor who will finalize the account to be turned over to an outside collection agency.
3. The Collection Supervisor is responsible for completing a review of all accounts identified by the financial advisor as being unpaid prior to processing to collection agency.
4. The Supervisor will verify that all policies and procedures outlined in the Remittance Review - Self pay/Co-pay/Bad Debt policy and procedure have been completed and meet all outlined guidelines.
5. Upon completion of this review by the Business Services Collection Supervisor, all accounts will be identified as bad debts and forwarded to the appropriate collection agency. All accounts turned over to the outside collection agency will be reflected in the

**THE GRIFFIN HOSPITAL  
FINANCE DEPARTMENT  
STANDARD OPERATING POLICIES**

---

**SUBJECT: BAD DEBT POLICY (ALL PAYORS)**

hospital system as a BD - Bad Debt Account - and will identify the date and collection agency name the account was turned over to.

6. The Business Services Collection Supervisor will monitor all collection agency activity monthly and will complete a quarterly review with all agencies identifying those accounts deemed uncollectible and returned to the hospital as uncollectible accounts. This report will be forwarded to the Business Office Director and CFO.
7. For all payments recurring after the account has been returned/deemed uncollectible by the collection agency, the Collection Supervisor will review the collection batch summary report to identify payments made on a returned account. The Collection Supervisor will maintain a payment log for all payments posted for auditing review purposes.

Reviewed 2/2005; 12/2006 - : Business Services