

St. Vincent Health
St. Vincent Seton Specialty Hospital, Inc.

经济援助政策

10/01/17

政策/原则

这是St. Vincent Seton Specialty Hospital, Inc.] (“组织”)的政策，用来确保在组织设施提供急救或其他医学必要护理时能够采取全社会公平的措施。这项政策是专门设计用来判断需要经济援助且获得组织护理的患者是否有资格获得经济援助。

1. 所有经济援助都将反映我们对个人尊严和公共利益的承诺和尊重，对生活在贫困之中的人群和其他弱势群体的特别关注和休戚与共，以及我们对公平分配和管理工作的承诺。
2. 这项政策适用于组织提供的所有急救和其他医学必要服务，包括雇用医生服务和行为健康。这项政策不适用于针对选择性程序或其他非急救护理或医学必要护理的支付协议。
3. 经济援助政策涵盖的提供商列表提供了一份在组织设施内提供护理的所有服务提供商列表，并指定经济援助政策涵盖哪些服务提供商，不涵盖哪些服务提供商。

定义

针对本政策的目的，下列定义适用：

- “501(r)”是指《国内税收法》的第 501项第(r) 款，以及根据该法案颁布的条例。
- “通常计费金额”或“AGB”是指进行急救或其他医学必要护理时，通常向拥有保险承保此类护理的个人所计费的金额。
- “急救护理”是指提供护理以治疗急症严重程度达到若不立即进行医疗护理则可导致下列状况的疾病（包括严重疼痛）：严重损害身体功能，严重导致任何身体器官或部位发生功能障碍，或者严重危害个人的健康。
- “医学必要护理”是指经执业提供商判定临床价值后，被判定为医学上必要的护理。如果由患者要求的、本政策涵盖的护理经审查医师判定不具有医学必要性，那么入院医师或转介医师也必须确认该判定结果。
- “组织”是指St. Vincent Seton Specialty Hospital, Inc.。
- “患者”是指在组织接受急救或医学必要护理的患者，以及负责支付患者护理费用的人员。

所提供的经济援助

1. 收入低于或等于联邦贫困线（“FPL”）250% 的患者，将有资格享受慈善医疗福利，保险公司付款以后，由患者负责的服务费用部分（如果有的话）享受100%勾销。
2. 对于收入超过 FPL 250%但未超过 FPL 400% 的患者，其在保险公司付款后应享受自身承担的服务费用部分（如果有的话）进行浮动计算的折扣。对于符合资格获得浮动计算折扣的患者，向其收取的费用将不会超过所计算的 AGB 费用。浮动计算折扣如下所示：

2017 HHS贫困标准计算表格*

基于医院的服务							
家庭人数	FPL*	慈善医疗服务		经济援助计划***			无保险人的支付方式***, **** > 400%
		0至138%	至250%	至300%	至350%	至400%	
1	\$ 12,060	\$ 16,643	\$30,150	\$36,180	\$42,210	\$48,240	
2	\$ 16,240	\$ 22,411	\$40,600	\$48,720	\$56,840	\$64,960	
3	\$ 20,420	\$ 28,180	\$51,050	\$61,260	\$71,470	\$81,680	
4	\$ 24,600	\$ 33,948	\$61,500	\$73,800	\$86,100	\$98,400	
5	\$ 28,780	\$ 39,716	\$71,950	\$86,340	\$100,730	\$115,120	
6	\$ 32,960	\$ 45,485	\$82,400	\$98,880	\$115,360	\$131,840	
7	\$ 37,140	\$ 51,253	\$92,850	\$111,420	\$129,990	\$148,560	
8**	\$ 41,320	\$ 57,022	\$103,300	\$123,960	\$144,620	\$165,280	
分类		CCI	CC2	FAP3	FAP4	FAP5	自费
折扣		100%	100%	90%	80%	70%	40%****
折扣申请	1) 无保险人的经济援助和支付方式折扣基于总费用。						
	2) 有保险人折扣基于患者责任或结余余额。						
	3) 收入水平基于家庭年收入。						

*基于联邦登记/文件引文：联邦登记第82卷/2017年1月26日/第8831至8832页

* 请参阅<https://www.federalregister.gov/documents/2017/01/31/2017-02076/annual-update-of-the-hhs-poverty-guideline>;

** 每新增一位100%贫困的个人，则增加\$4180（然后，如有必要，对应地增加到最多400%）

*** 任何患者每个治疗过程或账户欠下的金额上限是家庭总收入的10%。

**** 自费折扣是向不符合经济援助资格的患者提供的另一援助，并非在501(r)规定之下，而是列入在这里以便于社区服务。

3. 对于收入高于 FPL 400%，但已证实有经济需要的患者，可能有资格进行“经济情况调查”，以根据对其支付能力的实质性评估，从组织获取某些服务费用的折扣。对于收入高于FPL的400%，但已证实有经济需要的患者，可能有资格进行“经济情况调查”，以根据其支付能力的实质性评估，从组织获取某些服务费用的折扣。任何患者每个治疗过程或账户欠下的金额上限是家庭总收入的 10%。对于符合资格获得“经济情况调查”折扣的患者，向其收取的费用将不会超过所计算的 AGB 费用。
4. 如果患者参与了某些组织认为“网络外”的保险计划，那么组织可能减少或拒绝根据患者保险信息审查和其他相关事实与情况可能向患者提供的经济援助。
5. 获得经济援助的资格可以在收入周期内的任何时间点进行判定，并且可能在申请人未能完成经济援助申请（“FAP 申请”）的情况下，使用推定评分来确定资

格。

6. 必须针对有经济需要的患者应负责的每份余额，判定经济援助资格。
7. 患者和家人针对组织有关经济援助资格决定的上诉程序如下所示：
 - a. [所有上诉都需要以书面方式邮寄提交给：St. Vincent Health, Vice President of Revenue Cycle, 10330 North Meridian Street, Suite 220, Indianapolis, IN 46290
 - b. 所有上诉均将由St. Vincent Health's 100% 慈善医疗福利和经济援助上诉委员会审查，委员会的决定将以书面形式传达给提出上诉的患者或家人。

为无资格获得经济援助的患者提供的其他援助

如上所述，没有资格获得经济援助的患者，仍可能有资格获得该组织提供的其他类型的援助。出于完整性考虑，在这里列示了其他类型的援助，虽然这些援助并非必要，且并非在第501项第(r)款的规定范围内，但是在这里提供，以方便于服务社区St. Vincent Health。

1. 未投保且不符合获得经济援助资格的患者，将根据为该组织支付最高金额的付款人享受折扣。最高金额付款人必须至少占组织总人数的 3%（根据营业额或患者收入总额进行计算）。如果某个付款人未计入这个最低营业额水平，那么应该对多个付款人合约进行平均计算，以便参与平均计算的付款项目至少占该年度组织营业额的 3%。
2. 不符合经济援助资格的未投保和有保险的患者可以享受即时支付折扣。即时支付折扣可能作为紧邻上段所述的无保险折扣的补充提供。

对符合获得经济援助资格的患者收费限制

对于符合获得经济援助资格的患者，针对其获得的急救及其他医学必要护理，将不会向其个人收取超过 AGB 的费用，并且不会超过所有其他医疗护理的总费用。组织将使用“回溯”方法计算一个或多个 AGB 百分比，包括 Medicare 医疗费和向组织支付索赔的所有私人医疗保险公司，全部依照 第501项第(r)款。可以通过下列方法获得 AGB 计算描述与百分比的免费副本：造访www.stvincent.org，造访任何患者登记部，或者致电我们的客户服务部以使用邮寄方式。

申请经济援助和其他援助

患者通过推定评分资格，或者提交完成的 FAP 申请来申请经济援助，可能符合获得经济援助资格。如果患者在 FAP 申请中或在推定评分资格相关流程中提供了虚假信息，那么可能被拒绝提供经济援助。可通过下列方式获得 FAP 申请和 FAP 申请说明：可用在线 www.stvincent.org，造访任何患者登记部，或者致电我们的客户服务部以使用邮寄方式。

下列标准用来确定推定资格：

为了帮助有需要经济援助的患者，组织可以雇用第三方审查患者的信息，以评估其经济需要。这种审查利用基于公共记录数据库的、受到医疗保健行业认可的预测模型。此模型纳入公共记录数据，以计算社会经济和财务能力分数，其中包括收入、资产和偿债能力的估计值。该模型的规则旨在根据相同的标准评估每位患者，并根据组织的过往经济援助批准案例而进行调整。预测模型可让组织评估患者是否具有历史上曾符合FAP申请下经济援助资格之其他患者的特性。

b. 经过努力确认涵盖范围可用性，预测模型提供系统的方法，以向有适当经济需求的患者授予推定经济援助。当预测模型是推定资格的依据时，根据分数的适当折扣将仅授予可追溯服务日期的合格服务。对于那些没有获得100%慈善医疗服务的患者，将产生一封信函，通知患者获得的经济援助等级，并提供有关如何对决定进行上诉的说明。

c. 除了以上所述的预测模型的使用，在以下情况中，也应该提供100%慈善医疗福利等级的推定经济援助：

i. 组织已证实没有房产且没有未亡配偶的已故患者。

ii. 符合另一个州 Medicaid 资格的患者，而组织不是该州的参与提供商且没有意图成为参与提供商。符合其他政府援助计划的患者，如食品券、补助住房、妇女婴儿和儿童计划（WIC）。

开立账单与托收

在发生拒付时，组织可能采取的行动在单独账单和托收政策中有所描述。可以通过下列方法获得开立账单与托收政策的免费副本：造访www.stvincent.org，造访任何患者登记部，或者致电我们的客户服务部以使用邮寄方式。

解释

除非另有说明，本政策遵循第 501项第(r)款。除非另有说明，此政策与所有适用的程序将遵循第501项第(r)款进行解释和应用。

联络信息

经济顾问： 317-338-2358

客户服务免费电话号码： 866-435-2078

邮件地址： St. Vincent Health, Customer Service Dept.
10330 North Meridian Street, Suite 200,
Indianapolis, IN 46290

附表 A

St. Vincent Seton Specialty Hospital

10/01/17

根据条例第1.504(r)-4(b)(1)(iii)(F) 款和通知 2015-46，这份列表详细说明了在医院设施中提供紧急和医学必要护理的哪些提供商涵盖在经济援助政策（FAP）中。选择性程序以及非急救护理或在其他方面有医学必要性的其他护理，未对任何提供商涵盖于 FAP 中。

<u>FAP 涵盖的提供商</u>	<u>FAP 未涵盖的提供商</u>
All St. Vincent Medical Group Physicians	TARICK I ABDO DPM
All St. Vincent Employed Physicians	Laurie L Ackerman MD
VIVEK AGRAWAL MD	WILLIAM K ADAIR MD
CHRISTOPHER E BELCHER MD	LAURENCE M ADAMS MD
MARKIAN R BOCHAN MD PHD	WILLIAM J. E. ADAMS DPM
CHRISTOPHER P BUNCE MD	ROBERT N ADDLEMAN MD
ANGELA T. COREA MD	SUSAN K ADKINS NP
ANTHONY J COSSELL MD	JOSEPH S AESCHLIMAN MD
CHAD JOSEPH DAVIS MD	MICHAEL A AGOSTINO MD
FRANCISCO DELGADO MD	JEFFREY D AGRICOLA DPM
BEKI J DENMAN MD	STEVEN K AHLFELD MD
STEFANIE A FLORA MD	MUHAMMAD AHMAD MD
JOSEPH FRAIZ MD	BIANCA S AINHORN MD
PAUL A FRASCELLA DO	ERIC AITKEN MD
JOHN N GIESEL MD	LUKE P AKARD MD
DAVID G HEDRICK MD	JOHN S AKER MD
CATHERINE GOLDEN HILLIKER MD	CATHERINE E ALBRIGHT NP
JULIE ANN HIRSCH MD	ANDREW W ALDEN MD
TRACEY R IKERD MD	MEGAN ALDERMAN MD
SRIDHAR JATLA MD	HAYMA AL-GHAWI MD
VINEY K MATHAVAN MD	MUDDASSIR SAMEER ALINIAZEE MD
MELISSA A MCHENRY DDS	MONA ALQULALI MD
AMY LYNNE MOON MD	BRENT J AMBLER PA-C
ADRIENNE RASBACH MD	SHANNON AMBROSE DA
THOMAS M REILLY MD	SEWIT AMDE MD
DANIEL J ROBINSON MD	CHRISTOPHER AMICK CNIM
THOMAS M ROUSE MD	MARK W ANDERSON DDS
MARAM A. SAID DO	CARYN C ANDERSON MD

BRUCE F SCHILT MD	ELIZABETH N ANDRESEN PHD
JOHN K SCHLUETER MD	STANTON M ANGERMEIER MD
KIRPAL SINGH MD	ELIZABETH A ANSERT RN
MICHAEL G WELSH MD	ERICA ANSPACH WILL MD
PHILIP D ZANETEAS MD PHD	STEVE MARC ANTOINE MD
	DANIEL A ANZALDUA MD
	JOHN W ARBUCKLE MD
	PETER D ARFKEN MD
	HASSAN ARIF MD
	JEANNE M ARMSTRONG MD
	MAURICE E ARREGUI MD
	ANWAR T ASHRAF MD
	JEFFREY AUSTEN MD
	BRIAN L BADMAN MD
	MICHELLE LEE BAILEY MD
	DAVID R BAIN MD
	RICKINDER S BAINS DO
	NIHAL BAKEER MD
	AARON S BALANOFF MD
	CHRIS P BALES MD
	VICTORIA M BALL MD
	VALERIE A BALL MD
	SUSAN H BALLINGER MD
	KARL ERACH BALSARA MD
	ROBERT M BALTERA MD
	ARTHUR R BALUYUT MD PHD
	NICHOLAS M BARBARO MD
	JENNIFER R BARKER MD
	MIEASHA H BARKSDALE DPM
	ELIZABETH F BARR MD
	DARICE L BARR PA
	ERIK SCOTT BARRETT MD
	JUSTIN E BARRETT MD
	JOHN MICHAEL BARTLEY PA-C
	EDWARD R BARTLEY MD
	SARA PRATT BARTON PA
	JAMES P BASTNAGEL MD
	LAURENCE H BATES MD
	ROBERT A BATLER MD
	GREGORY J BAUWENS MD
	ELIZABETH J BEACH MD

	JEFFREY C BEACH MD
	KEVIN W BEADLE DDS
	JAY ROBERT BEAGLE DDS
	TERESA D BEAM MD
	LINDA M BEATSON RN
	STEPHEN R BECK MD
	PABLO M BEDANO MD
	WILLIAM H BEESON MD
	MICHAEL A BEHFOROZ MD
	VINAYAK C BELAMKAR MD
	CHELSEA BELDEN MD
	STACY L BELL NP
	JAMES BELLMER
	HOMER F BELTZ MD
	ERIC E BELTZ MD
	KYLER E BENBOW PA-C
	CYNTHIA C BENEDICT MD
	LOWELL L BENGERO PA
	LAURA V BENJAMIN MD
	JONATHAN C BENNETT MD
	RICHARD M BENNETT MD
	WHITNEY N BENNETT GARRISON DA
	BRENT J BENSCOTER MD
	DEBRA C BERGMAN MD
	STEPHANIE A BERGSTEIN MD
	DONNA R BERNA DA
	CARLOS R BERRIOS MD
	ANN L BERRY COA
	SARAH K BERTONI NP
	ELIZABETH CORINNE BERTSCH MD
	ANTHONY M BETBADAL MD
	FERIYL BHAIJEE MD
	PARIN M BHAYANI MD
	BRADFORD G BICHEY MD
	JENNIFER SUE BICKEL DA
	RICHARD J BIGGERSTAFF MD
	DEBORAH F BILLMIRE MD
	RUEMU E BIRHIRAY MD
	AMY J BISCHOF DA
	MEGAN L BISHOP PA
	KIMBERLY S BLACKWELL PA-C

	ROBERT R BLAKE PhD
	CHRISTINA A BLANDING DA
	CARLY E BLANKENSHIP MD
	JASON M. BLOCKSOM MD
	RONALD K BLOOM MD
	KRISTEN L BLUME MD
	GREGORY W BOAKE DPM
	JOEL C BOAZ MD
	CHARLINE BOENTE MD
	JANINE B BOIVIN PA
	CHRISTOPHER D BOJRAB MD
	MATTHEW D BOJRAB DDS
	KRISTINE J. BOLIN MD
	SRIDHAR R BOLLA MD
	BRADFORD L BOPP MD
	AMANDA LYNN BORN MD
	LAWRENCE J BORN MD
	SHELLY F BOWERS DPM
	LISA M BOWMAN RN
	ANDREW J BOWMAN NP
	THOMAS A BOYCE MD
	BRANDON LEO BOYD PA-C
	SUZANNE BOYER NP
	JAMIE L BRADBURY MD
	JENNIFER B BRADLEY PA-C
	ADAM W BRAZUS MD
	PAMELA M BREEDLOVE NP
	MARGARET A BREngle MD
	TRACY M BRENNER MD
	ANDREW T BRIDGE MD
	CHAD K BRINK MD
	MARY F BROADHURST PA-C
	TERRENCE M BROGAN MD
	BETH LEANNE BROGAN MD
	DAVID S BROKAW MD
	DEEYA D BROOKS MD
	KOURTNEY RENEE BROUGHER RN
	JOHN W BROWN MD
	DAVID J BROWN MD
	BARTON S BROWN MD
	HEATH D BROWN DO

	LANETTE C BROWN-JONES MD
	SETH D BRUGGERS MD
	KATHERINE P BRUNDAGE MD
	MARY R BRUNNER MD
	KIMBERLY M BRYANT NP
	RODNEY S BUCHER MD
	JACQUELINE M BUCKLEY CRC
	KAI U BUECH CSFA
	LAURA E BUENING PA-C
	SAMUEL H BULLARD DDS
	MARY BURDEN DO
	RICHARD A BURGETT MD
	EMILY BURKHART DA
	R. CARTLAND BURNS MD
	ELIZABETH A BURTON NP
	JOCELYN L BUSH MD
	JENNIFER L BUSH MD
	REBECCA L BUSHONG MD
	PETER J BUSTAMANTE MD
	JEFFREY D BUTTRUM DDS
	KATHRYN A BUTZ RN
	BRENDA M CACUCCI MD
	MARK P CAIN MD
	JUE CAO MD
	ANGELA T CARBONE MD
	JUAN M CARDENAS MD
	KARISSA CARPENTER PA-C
	LORI ANN CARR NP
	ANTONIO CARRELLI MD
	MARIANN L CARTER NP
	DEBRA A CARTER-MILLER MD
	JENNIFER S CASTLE CSFA
	HEATHER M CAUL NP
	HEATHER A CERO RN
	VIRGILIO N CHAN MD
	KATHERINE C CHAN MD
	MICHAEL W CHAPMAN MD
	JOHN M CHAPPO DO
	DION D CHAVIS MD
	BURKE E CHEGAR MD
	WILLIAM G CHERNOFF MD

	ANGELICA M CHESTNUT NP
	CHAD A CHICKONOSKI RT
	C. KEITH CHITTY MD
	MI HEI CHO MD
	MIN K CHOI MD
	YOUNG J CHONG RN
	TAE KAE CHONG MD
	ALEXANDER D CHOO MD
	TAMMY L CHRISTENBERRY MD
	JAMES C CHRISTENSON MD
	DOUGLAS ANDREW CIPKALA MD
	THOMAS A CIULLA MD
	ANNE C CLARK MD
	G GREGORY CLARK MD
	KATHY SANDS CLARK MD
	CHARLES ANDREW CLASS MD
	JOHN THOMAS CLEARY MD
	MARET RICHMAN CLINE MD
	THOMAS R CLOUSE MD
	AARON C COATS MD
	AARON A COHEN-GADOL MD
	CATHY O COKER DPM
	LAURA PEDDLE COLE RN
	ANGELA M COLLIE MD PHD
	JEFFREY M COLLIER MD
	CHRIS L COLLINGS MD
	ANN C COLLINS MD
	ROBERT M COLVER MD
	BRIAN L COMPTON MD
	JULIA J COMPTON MD
	MICHAEL S CONLEY MD
	ROBERT A CONNER CSFA
	GINA M CONNOLLY NP
	THOMAS J CONNOR MD
	JASON D COOPER MD
	BENJAMIN J COPELAND MD PHD
	KATHRYN A COPELAND MD
	TOYA J CORBITT MD
	STEFANIE D CORBITT PA-C
	TIMOTHY M CORDES MD
	SUZANNE R CORNELIUS PA-C

	MICHAEL F COSCIA MD
	FRANCES M COSGROVE MD
	JASON A COSGROVE MD
	ELIZABETH SHELDON COTTONGIM MD
	JO ANNE COULTER NP
	NICHOLAS B COUNTRYMAN MD
	MEREDITH W COUSIN MD
	DIANE COX RN
	AMBER R COX PA-C
	JAMES T COX MD
	KATE CALLAHAN CRABTREE NP
	JORDAN S CRAIG MD
	JAMES J CREIGHTON MD
	KRISTINA CRETU DA
	JONATHAN CREWS DO
	RENN J CRICHLow MD
	SHERRIE L CRISS NP
	EMBER E CRISWELL RN
	DAVID E CROOK MD
	NICHOLAS E CROSBY MD
	MEGAN S CROSMER MD
	MICHAEL T CROVELLO MD
	TERENCE J CUDAHY MD
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	DEBORAH BARDONNER KELLEY NP
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	RASHID A KHAIRI MD
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	SHELLY J KING NP
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