

## St. Vincent Health

St. Vincent Hospital and Health Care Center, Inc. d/b/a St. Vincent Women's Hospital

### 经济援助政策

02/01/18

#### 政策/原则

这是St. Vincent Hospital and Health Care Center, Inc. d/b/a St. Vincent Women's Hospital (“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 Hospital and Health Care Center, Inc. d/b/a St. Vincent Women's Hospital。

- “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

- 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。
- 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：

2018 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***, ****
		0至138%	至250%	至300%	至350%	至400%	> 400%
1	\$ 12,140	\$ 16,753	\$30,350	\$36,420	\$42,490	\$48,560	
2	\$ 16,460	\$ 22,715	\$41,150	\$49,380	\$57,610	\$65,840	
3	\$ 20,780	\$ 28,676	\$51,950	\$62,340	\$72,730	\$83,120	
4	\$ 25,100	\$ 34,638	\$62,750	\$75,300	\$87,850	\$100,400	
5	\$ 29,420	\$ 40,600	\$73,550	\$88,260	\$102,970	\$117,680	
6	\$ 33,740	\$ 46,561	\$84,350	\$101,220	\$118,090	\$134,960	
7	\$ 38,060	\$ 52,523	\$95,150	\$114,180	\$133,210	\$152,240	
8**	\$ 42,380	\$ 58,484	\$105,950	\$127,140	\$148,330	\$169,520	
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欠余额。						
	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83卷/2018年1月18日/第2642至2644页							
* 请参阅 <a href="https://www.federalregister.gov/d/2018-00814/page-2644">https://www.federalregister.gov/d/2018-00814/page-2644</a>							
** 每新增一位100%贫困的个人，则增加\$4320（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。							

- 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](http://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](http://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](http://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：317-415-7588**

**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 Women's Hospital

**02/01/18**

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	KASHIF ABDUL-RAHMAN MD
VIVEK AGRAWAL MD	JOHN H ABRAMS MD
CHRISTOPHER E BELCHER MD	LESLIE JENNIFER ABRAMS TOBE MD
MARKIAN R BOCHAN MD PHD	LAURIE L ACKERMAN MD
CHRISTOPHER P BUNCE MD	WILLIAM K ADAIR MD
ANGELA T. COREA MD	LAURENCE M ADAMS MD
ANTHONY J COSSELL MD	WILLIAM J. E. ADAMS DPM
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FRANCISCO DELGADO MD	SUSAN K ADKINS NP
BEKI J DENMAN MD	JOSEPH S AESCHLIMAN MD
STEFANIE A FLORA MD	MICHAEL A AGOSTINO MD
JOSEPH FRAIZ MD	JEFFREY D AGRICOLA DPM
PAUL A FRASCELLA DO	STEVEN K AHLFELD MD
JOHN N GIESEL MD	BIANCA S AINHORN MD
DAVID G HEDRICK MD	ERIC AITKEN MD
CATHERINE GOLDEN HILLIKER MD	LUKE P AKARD MD
JULIE ANN HIRSCH MD	JOHN S AKER MD
TRACEY R IKERD MD	OYEKUNLE AKINOLA MD
SRIDHAR JATLA MD	CATHERINE E ALBRIGHT NP
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AMY LYNNE MOON MD	HAYMA AL-GHAWI MD
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THOMAS M REILLY MD	MONA ALQULALI MD
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	DANIEL A ANZALDUA MD
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	HASSAN ARIF MD
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	ANWAR T ASHRAF MD
	EDWARD B AULL MD
	JEFFREY AUSTEN MD
	GWENDOLYN A AVIAH-GYEBI NP
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	RICKINDER S BAINS DO
	NIHAL BAKEER MD
	AARON S BALANOFF MD
	JAMIE C BALES MD
	CHRIS P BALES MD
	VICTORIA M BALL MD
	VALERIE A BALL MD
	SUSAN H BALLINGER MD
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	ROBERT M BALTERA MD
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	JENNIFER R BARKER MD
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	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
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	CARLOS R BERRIOS MD
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	BRADFORD G BICHEY MD
	JENNIFER SUE BICKEL DA
	RICHARD J BIGGERSTAFF MD
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	DEBORAH F BILLMIRE MD
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	CARLY E BLANKENSHIP MD
	TED BLOCH MD
	TED BLOCH MD
	JASON M. BLOCKSOM MD
	RONALD K BLOOM MD
	KRISTEN L BLUME MD
	GREGORY W BOAKE DPM
	CHARLINE BOENTE MD
	JANINE B BOIVIN PA
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	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
	JAMES DAVID CALLAHAN MD
	ANGELA T CARBONE MD
	JUAN M CARDENAS MD
	KARISSA CARPENTER PA-C
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	ANTONIO CARRELLI MD
	MARIANN L CARTER NP
	DEBRA A CARTER-MILLER MD

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	HEATHER A CERO RN
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	KATHERINE C CHAN MD
	JOHN M CHAPPO DO
	MARY FRANCES CHARLES NP
	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
	EUNA CHOI MD
	MIN K CHOI MD
	YOUNG J CHONG RN
	TAE KAE CHONG MD
	TAMMY L CHRISTENBERRY MD
	JAMES C CHRISTENSON MD
	CRAIG S CIECIURA MD
	ANNE C CLARK MD
	G GREGORY CLARK MD
	KATHY SANDS CLARK MD
	BRIAN D CLARKE MD
	CHARLES ANDREW CLASS MD
	JOHN THOMAS CLEARY MD
	MARET RICHMAN CLINE MD
	AARON C COATS MD
	AARON A COHEN-GADOL MD
	CATHY O COKER DPM
	LAURA PEDDLE COLE RN
	NEAL E COLEMAN MD
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	CHRISSE 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
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