

# Cowlitz 2 Fire & Rescue

## Policies and Operating Guidelines

---

**Policy:** EMS FINANCIAL ASSISTANCE

**Number** Effective Date

**5010** 5/9/2001

**Approved and Issued:**

**5/9/2001**

---

### **1.0** REFERENCE

The following criteria for the provision of financial assistance for EMS transport will be consistent with the requirements of WAC #246-453-001 through #246-453-060.

### **2.0** POLICY

**2.1** It is the policy of Cowlitz 2 Fire and Rescue that no person will be denied needed pre-hospital health care services because of an inability to pay for such service. Cowlitz 2 Fire and Rescue will provide needed pre-hospital services without discrimination to those persons with no, or inadequate means to pay for needed care.

**2.2** Cowlitz 2 Fire & Rescue will use the most recent Federal Poverty Guidelines to implement a process for debt forgiveness detailed in the Financial Assistance Policy. The Board of Fire Commissioners reserves the right to extend debt forgiveness to persons unable to complete the required application process. The Board will review this on an individual basis.

**2.3** Financial Assistance applications are available upon request through the third party billing company. The third party billing company will be responsible for obtaining approval signatures for write-offs from Cowlitz 2 Fire and Rescue at the time that each application is processed. The Board will be kept informed on a regular basis of the activity of the financial assistance accounts, and the amount of fees being written off.

### **3.0** DEFINITIONS

**3.1** DEBT FORGIVENESS is the act of canceling a debt owed to the Fire District for services rendered, either partial or in full.

**3.2** FINANCIAL ASSISTANCE shall refer to the act of providing medical assistance to persons without ability to pay for such services, either partial or in full payment, i.e. also known as INDIGENT CARE.

### **4.0** RESPONSIBILITIES

**4.1** Systems Design, the billing company utilized by Cowlitz 2 Fire and Rescue, ascertains whether those persons claiming to need financial assistance, actually meet criteria according to the current Federal Poverty Guidelines. These guidelines are also used by hospitals to establish the need for economic assistance.

**4.2** It is the responsibility of Systems Design to notify the Fire District of the existence of such accounts. Supplemental information, such as income level, cost of living, etc. is also

provided.

- 4.3** It is the responsibility of the EMS Administrator to review the documentation requesting debt forgiveness according to the financial assistance guidelines. The EMS Administrator signs the approval document and faxes it back to Systems Design. A copy of this request is kept on file for future reference at both locations. The Board of Commissioners is kept informed of the financial assistance account activity on a monthly basis.

**5.0** **GUIDELINES**

- 5.1** The following are the guidelines for determining the financial status of those parties applying for debt forgiveness from the Fire District.

- 5.1.1** The following criteria will assist staff in making consistent and objective decisions regarding the eligibility for financial assistance while ensuring the maintenance of a sound financial base:

- A. Service Categories: Emergency medical services will be provided for persons needing financial assistance.
- B. Eligibility Criteria: Debt forgiveness is secondary to all other financial resources available to the patient including insurance, government programs, third party liability, and liquid assets.
- C. Full debt forgiveness will be provided to a patient with a gross family income at or below 100% of current published Federal Poverty Income Guidelines.
- D. A partial debt forgiveness schedule will be used to determine financial assistance according to current published Federal Poverty Income Guidelines.
- E. Debt forgiveness may be provided to a responsible party with gross family annual income greater than 200% of the federal poverty guidelines if circumstances such as extraordinary non-discretionary expenses, future earning capacity, and the ability to make payments over an extended period of time warrant consideration.
- F. Reasonable payment arrangements, consistent with the eligible responsible party's ability to make payments, will be extended for amounts not eligible for debt forgiveness. Up to four monthly payments without interest may be arranged. The Fire District reserves the right to revoke any debt forgiveness and assign all unpaid balances to collections if an extended payment agreement is in default.

- 5.1.2** Eligible Determination: Requests for consideration may be proposed by sources such as physician, community or religious groups, social services, hospital personnel, the patient, guarantor, or family member. The Fire District will use an application process through their third party billing company, for determining

initial interest in and qualification for financial assistance. The Fire District's decision to provide debt forgiveness in no way affects the responsible party's financial obligations to physicians or other healthcare providers.

- A. The Fire District will base their decision of eligibility based upon the data gathered via the third party billing company, along with their recommendation.
- B. Applications for debt forgiveness are available through Systems Design upon request.
- C. Criteria for meeting debt forgiveness eligibility is verified through utilization of the current "Federal Poverty Guidelines", also utilized by most healthcare institutions. Systems Design utilizes documentation provided by the patient to verify the need for charity. Such documentation may include tax returns, payroll check stubs, letters of verification of absence of income from responsible parties, etc.
- D. All documentation is forwarded from Systems Design to C2FR for review and approval for those cases that meet financial assistance criteria. The request is signed by the EMS Administrator at C2FR and returned to Systems Design. A copy of this documentation is also kept by C2FR.
- E. A letter of denial is sent by Systems Design on behalf of C2FR to those persons not meeting Financial Assistance Policy requirements.
- F. Appeals: The responsible party may appeal the determination of eligibility for debt forgiveness by providing additional information of verification of income or family size to Systems Design.
- G. The District realizes that certain persons may have no financial means to pay for their transport services, but also lack the social network/family necessary to help them complete any paperwork required to apply for financial assistance. It is with this limited population in mind, that the District realizes that there may be individual cases in which there will be no application process completed. Systems Design will notify the EMS Administrator when these situations occur.

## **6.0 ADDITIONAL REFERENCES**

- 6.1 Reports of financial assistance allowances are available from Systems Design upon request.

## **7.0 APPENDIX** Application Form