

CAPE FEAR VALLEY HEALTH SYSTEM

Policy – Procedure

Title: Financial Assistance	Current Effective Date: 02/05/2025
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Purpose: The financial assistance policy supports Cape Fear Valley Health’s (CFVH) mission to provide exceptional care to all patients – regardless of their ability to pay. The financial assistance policies purpose is to assist with the identification of patients that may qualify for financial relief as a result of being unable to meet their financial obligation, including low-income, uninsured, underinsured or medically indigent status’s.

Audience: All Employees

Departments: All Departments

Keywords: Charity, Assistance, Indigent

Policy: Cape Fear Valley Health System offers a hospital-sponsored Financial Assistance program to eligible individuals.

Eligibility:

Eligibility criteria are based on family size and financial means compared to the Federal Income Poverty Guidelines published annually by the Department of Health and Human Services (<https://aspe.hhs.gov/poverty-guidelines>)

Patient's income will need to be supported by suppling verifiable proof of income (i.e., W-2 form, tax return, payroll check stubs, statement from employer, deeds, tax records).

All other avenues to obtain financial assistance and third-party payments, to include applying for Medicaid, must be exhausted prior to receiving financial assistance adjustments.

Financial assistance will only apply to the remaining balance after all third-party payments and self-pay payments are applied. Financial assistance applications are accepted and considered for all Inpatient and Outpatient services. Financial assistance can be applied for before or after services have been rendered. However, there will be no “pre-approval” of financial assistance.

Financial assistance will only cover the service in which the application is submitted for and any visits related too or as a result of that service to any Cape Fear Valley Health System owned facility.

Cape Fear Health System will always provide Emergency care regardless of the patients’ ability to pay in compliance with the Federal EMTALA regulations.

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Procedural Guidelines: Cape Fear Valley Health System will apply Financial Assistance Adjustments to individuals who meet the Financial Assistance Guidelines as stipulated herein.

Definitions:

Charity (Indigent) means household income that is equal to or less than 200% of the Federal Poverty Guidelines. (Qualifying applicants will receive 100% assistance with their hospital obligation.)

Discount means a sliding scale reduction in patient balances when household income is between 201% and 400% of the federal poverty guidelines. The discount will be between 25% and 75%.

Interest-free payment arrangements mean an invoice payment program that allows a patient to pay an outstanding balance without accruing interest.

Presumptive/Best Interest Charity means an assumption is made that the patient would have qualified for assistance if an application could have been obtained and income determined.

Underinsured or Medically Indigent means having inadequate insurance coverage and may qualify for Charity, Limited Means or a Discount as listed above.

Uninsured means does not have medical insurance and may qualify for Charity, Limited Means or a Discount as listed above.

FA Policy and Application:

Financial Assistance information to include a copy of the FA application is available to all uninsured and underinsured patients via our website, www.capefearvalley.com, on the patients MyChart www.mychart.capefearvalley.com or within one of our Patient Financial Services departments. The application can be uploaded along with all supporting documentation through the patient MyChart portal or it can be mailed to the address on the application.

Calculation of Charges eligible for Financial Assistance:

All self-pay patients are afforded a 40% discount off the current hospital fee schedule. This is derived by taking an average discount of all commercial payer payment allowances. Should an applicant apply for financial assistance and found eligible a sliding fee that results in full or partial assistance will also be applied, that amount will be adjusted in addition to the original 40% reduction. This sliding scale is used in conjunction with the Federal Poverty Guidelines. A copy of both the sliding scale and annual FP Guidelines can be found in Appendix B.

Eligibility Criteria

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1. This policy applies to charges for hospital services and professional services provided by Cape Fear Valley Health System. A list of participating and non-participating can be found in Appendix A.
2. All third-party resources and non-hospital financial aid programs, including public assistance available through Medicaid, **must be applied for** and reviewed before financial assistance can be approved.
3. All patients are expected, if and when able, to contribute to their healthcare cost. These monies will be applied directly to the patients account and will not be refunded if financial assistance is approved.
4. Any inpatient or outpatient account may be eligible for financial assistance if the patient/guarantor is determined to be:
 - Indigent
 - Uninsured or Underinsured
 - Limited Means
 - A U.S. Citizen
5. To determine eligibility, the patient/guarantor must participate and cooperate fully with the Patient Financial Services Department and may be asked to provide any or all of the following:
 - Income from all sources.
 - Copies of statements from savings and checking accounts Number of dependents. (Ex. Spouse, children under the age of 18 or children over the age of 18 and still in school.
 - Copies of the last two pay stubs.
Copies of the most recent state and federal income tax forms if needed but not limited to the following:
 - W2's
 - Schedule C Profit or Loss from Business
 - Schedule D Capital Gains and Losses
 - Schedule E supplemental Income and Loss
 - Schedule F Profit or Loss from Farming
 - Schedule K Business Partnerships and S Corporations
6. Falsification of any portion of an application or refusal to cooperate may result in denial of financial assistance.
7. For a patient who chooses not to participate or is denied financial assistance, the full measure of collection activity will continue.
8. The hospital may suspend collection activity on an account while a determination is being processed and considered.

Procedure: Patient Financial Services will administer the financial assistance program according to the following guidelines:

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1. All patients will be billed at the same hospital established rates immediately reduced by 40% and then will be further reduced based upon any sliding fee schedule calculation.
2. All patients have the right to apply for financial assistance. Applications may be obtained, free of charge, from any CFVMC locations, online at www.capefearvalley.com, calling 910-615-7070 or through the patients **MyChart** portal at www.mychart.capefearvalley.com
3. It is preferred that patients use their MyChart to complete and upload applications and supporting documentation. If you are mailing completed applications and all requested documentation please return to Cape Fear Valley Medical Center, Attn: Financial Assistance Specialist, PO Box 788, Fayetteville NC, 28302.
4. Patient Financial Services personnel will determine if the patient/guarantor qualifies for charity assistance once a completed charity application and requested documentation have been received using the eligibility criteria listed earlier. If the patient/guarantor qualifies for charity, they will be notified, and the account adjusted.
5. If the patient/guarantor does not qualify for charity, but qualifies for limited means or partial assistance, a reduction in charges will be made to the account and the guarantor/patient will be notified via mail. At the guarantor's request, payment arrangements can be made for the remaining balance.
6. Should patient/guarantor fall out of compliance with payment arrangements or fail to make payments, the account will be turned over to a bad debt collection process where the account will follow the hospitals billing and collection policy.
7. If the patient/guarantor does not qualify for charity or limited means assistance and their hospital liability is the balance after health insurance has paid, they will not be eligible for a discount.
8. For patients/guarantors qualifying for assistance and whose **hospital liability** is greater than 15,000.00, there may be an asset determination.
9. If after the determination of a financial assistance award, the patient/guarantor requests further financial relief, they can request their account go to the Corporate Director of Hospital Revenue Cycle. The Directors determinations are final.
10. Once financial assistance has been granted, the guarantor will not be supplied with documentation required to bill insurance companies. This includes UB, 1500 and/or detailed itemization of charges.
11. The hospital reserves the right to review the financial assistance determination if the guarantor's financial circumstances have changed.
12. The Financial Assistance Policy applies to deceased patients when it has been determined that there are no assets of value in the estate.

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13. Financial assistance may be granted to patients who qualify for government programs when funding has delayed payment. If later government assistance is awarded, the account adjustment will be reversed.
14. Financial assistance may be granted to patients that are pending Medicaid approval with the appropriate county. These accounts have been reviewed and financial need determined by a third party. Additional documentation may be required by Patient Financial Services.
15. The Financial Assistance Policy and application are also available in Spanish
16. Financial Assistance Committee approval levels are as follows;

Adjustment Levels per Combined Accounts	Approver
\$0-\$15,000	Financial Assistance Specialist
\$15,001-\$50,000	Manager of Payment Posting
\$50,001-\$250,000	Director of Cash Management
\$250,001-\$500,000	Corporate Director of Revenue Cycle
\$500,001 +	VP of Revenue Cycle and Managed Care

Ineligible Services:

- Elective and/or cosmetic services
- Non-Medically necessary services
- Cape Fear Valley Health service exclusions list
 - See Appendix A

Presumptive/Best Interest Charity

1. Best interest charity may be applied post clearance if it is determined by a third party that financial indicators are not conducive to the cost of attempting to collect the debt.
2. All Self-pay accounts are scrubbed at the time they are placed with both our early out vendor and our bad debt vendor. Any guarantor falling under 250% of the Federal Poverty Level is deemed Presumptive Charity and the account is reclassified.
3. On a case by case basis if deemed appropriate, management may decide to apply charity in the best interest of the patient and the hospital. The instances may include but are not limited to special circumstances regarding the patient and/or care rendered,

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Exceptions:

Any exceptions to the policy require committee approval and appropriate account documentation.

Related Documents/Policies: Charity Care Guidelines; Sliding Scale

References: Federal Poverty Guidelines,

Appendix A

This policy applies to services received at the following facilities and provider groups.

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| <ul style="list-style-type: none"> Angier Medical Services Behavioral Health Care Betsy Johnson Hospital Bladen County Hospital Bladen County Hospital ED Bladen Hospitalist Bladen Kid's Care Bladen Surgical Specialist Bladen Surgical Specialist-Lumberton Bladen Women's Health Specialists BMA-Bladenboro BMA-Clarkton BMA-Dublin BMA-Elizabethtown BMA-White Lake Buffalo Lakes Medical Services Cape Fear Orthopedics Cape Fear Valley Hospital Cape Fear Valley Hospital ED Cape Fear Valley Hospitalist Cape Fear Valley Cancer Center Cape Fear Valley Cardiovascular and Thoracic Surgery Cape Fear Valley Diabetes and Endocrine Center Cape Fear Valley Diabetes and Endocrine Center-Dunn Cape Fear Valley Diagnostic Center Cape Fear Valley Fayetteville Ortho Cape Fear Valley Fayetteville Ortho PT Cape Fear Valley Foot & Ankle –Bladen Cape Fear Valley Foot & Ankle –Hoke Cape Fear Valley Foot & Ankle -Lumberton Cape Fear Valley Foot & Ankle -Bladen Cape Fear Valley Foot & Ankle – Laurinburg Cape Fear Valley General Surgery Cape Fear Valley Inpatient and Outpatient Rehab Cape Fear Valley Internal Medicine Cape Fear Valley Medical Center Cape Fear Valley Neurosurgery -Lumberton Cape Fear Valley/HPN OB/GYN Cape Fear Valley Pediatric Care Cape Fear Valley Pediatric Endo Cape Fear Valley Podiatry-Fayetteville Cape Fear Valley Podiatry-Clinton Cape Fear Valley Podiatry-Lumberton Cape Fear Valley Podiatry-Angier Cape Fear Valley Podiatry- Dunn/Lillington Cape Fear Valley Primary Care -Robeson Family Cape Fear Valley Primary Care-Clinton Cape Fear Valley Primary Care-Lumberton Cape Fear Valley Primary Care-Dunn/Erwin Cape Fear Valley Primary Care - Highland Family Practice Cape Fear Valley Primary Care -Vineland Family Medicine Cape Fear Valley Primary Care -Fayetteville Family Medical Cape Fear Valley Primary Care -John Smith Cape Fear Valley -Hope Mills Family Care Cape Fear Valley -Stedman Medical Care Cape Fear Valley-Three Rivers Medical Cape Fear Valley -Westside Medical Cape Fear Valley Urology Cape Fear Valley Vascular Specialists Central Harnett Health Hospital | <ul style="list-style-type: none"> Coats Medical Services Community Mental Health Center Fayetteville Orthopedics Ferncreek General Surgery Dunn Medical Services Ear, Nose and Throat Harnett Cancer Center Harnett Ear, Nose and Throat Harnett Heart & Vascular Specialist Harnett Health Hospitalist Harnett OB/GYN Harnett Ortho & Sports Medicine Harnett Surgical Associates HPN Cancer Center HPN Express Care Health Pavilion Hoke Health Pavilion North Health Pavilion North Family Care Healthplex PT/OT Highsmith-Rainey Express Care Highsmith-Rainey Specialty Hospital Hoke Hospital Hoke Hospitalist Hoke OB/GYN Hoke Primary Care Hoke Family Medical Hoke Imaging Huff Orthopedics Infectious Disease Internal Medicine Continuity Clinic Lillington Medical Services Lung Nodule Neurology Neurosurgery Perinatology Premier Pediatrics-Dunn Premier Pediatrics-Lillington Primary Care Dunn-Erwin Pulmonary Medicine Senior Health Services Sleep Center Urology-Owen Park Valley Orthopedics & Sports Medicine Valley Medical Associates Highsmith Valley Medical Associates CFV Village Surgical Pediatrics |
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This policy **may not** apply to services provided by the following privileged facilities and provider groups.

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A Woman's Place – Fayetteville
Allergy Partners of Fayetteville
Alpha Medical Center
Associated Urologists of NC
Barbara Bethea
Calvary Pediatrics
Cape Fear Eye Associates
Cape Fear Orthopedic Clinic
Cape Fear Physical Medicine & Rehab
Carolina Cataract & Laser Center
Carolina Family Practice
Carolina Heath Physicians
Carolina Kidney Care
Carolina Plastic Surgery
Carolina Rheumatology and Internal Med
Cape Fear Southeast Radiation Oncology
Cross Creek Medical Clinic PA
Cumberland Medical Associates
Curative Talent
Developmental & Forensic Pediatrics
Eagle Telemedicine
Ernesto J. F. Graham MC
Fayetteville Endocrinology & Diabetic Clinic
Fayetteville Otolaryngology
Fayetteville Women's Care
Fuquay Pediatric Dentistry
Henderson Pulmonary & Sleep Medicine
Highland Pediatric Dental
Hope Medical Clinic
Integrated Wound Specialists of NC Healogics
Karen L. Smith MD
Kids First Pediatrics of Raeford
Kurt Vernon
Maria Medical Center
Med One Endocrinology
Medics Primary and Urgent Care
Naveed K. Aziz MD
New Horizons Surgical Eye Centers
Owen Park Pediatrics
Physicians Total Rehab
Premier Foot and Ankle
Premier Women's Care
Pulmonology and Bronchology
Ramesh V. Patel MD
Rayconda Internal Medicine
Richard H. Shereff MD
Sandhills Pediatric and Family Dentistry
Sessoms Medical Associates
Southern Regional AHEC
Statcare Urgent Care Center
The Carter Clinic
The North Carolina Children's Heart Center
Trinity Hematology Oncology Center
Valley Internal Medicine
Village Family Dental
Womack Pediatrics
Access TeleCare-SOC Telemed
Ali Lung Clinic
Associated Pathologist - Pathgroup
Bailliard Henry Pediatric Cardiology
Birth and Women's Care
Cape Fear Aesthetics
Cape Fear Family Medical Care
Cape Fear Oral & Maxillofacial Surgery
Carolina Behavioral Care
Carolina Eye Associates
Carolina Heart and Leg
Carolina Infectious Disease
Carolina Pediatric Group
Carolina Psychiatry PC
Carolina Vision Center
Children's Health of Fayetteville
Cumberland Internal Medicine
Cumberland Neurology PA
David D. Steward MD
Duke Children's Cardiology of Fayetteville
Eastern Carolina Medical Center
Fayetteville Children's Clinic PA
Fayetteville Heart Center
Fayetteville Vascular and Vein Center
Ferncreek Cardiology
Gordon L. Townsend DDS
Hester Ophthalmology
Holly Springs Eye and Laser
ID Care
Jones Center for Women's Health
Kids First Pediatrics of Fayetteville
Kidzcare Pediatrics
Legacy Pediatrics
Med One Dermatology
Medical Arts Family Practice
Mission Foot and Ankle
Neuroshield Network
North Carolina Nephrology
Paul M. Carter MD
Premier Cardiovascular Center
Premier Gastroenterology
Professional Women's Healthcare
Rainbow Pediatrics
Rapha Primary Care Center
Recon Neurology & Psychiatry
RPK Center-Rehab Spine/Pain Management
Sandhills Womencare
Southeastern Dental Specialist
Southern Smiles Pediatric Dentistry
The Carolina's Emergency Group
The Delta companies
Transitions Life Care
Valley Cardiology
Valley Radiology
Wilmington Eye
Women's Wellness

Appendix B

Federal Poverty Guidelines and Sliding Scale

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Income Range	0-200% FPG	201-300% FPG	301-400% FPG	401-500% FPG	>500% FPG
Adjustment %	100%	75%	50%	25%	0%
Household Size					
1	\$30,120	\$45,180	\$60,240	\$75,300	>\$75,300
2	\$40,880	\$61,320	\$81,760	\$102,200	>\$102,200
3	\$51,640	\$77,460	\$103,280	\$129,100	>\$129,100
4	\$62,400	\$93,600	\$124,800	\$156,000	>\$156,000
5	\$73,160	\$109,740	\$146,320	\$182,900	>\$182,900
6	\$83,920	\$125,880	\$167,840	\$209,800	>\$209,800
7	\$94,680	\$142,020	\$189,360	\$236,700	>\$236,700
8	\$105,440	\$158,160	\$210,880	\$263,600	>\$263,600

** Add \$5380.00 for each person in household over 8 persons*

Income ranges are based on the 2025 Federal Poverty Guidelines