



**MCKENZIE COUNTY HEALTHCARE SYSTEMS, Inc.
FINANCIAL ASSISTANCE PROGRAM**

Watford City, North Dakota

Effective Date: 12.13.2019

Subject: Financial Assistance Policy

Administrative Policy/Procedures

Reviewed/Revised: 05.03.2021

Purpose

McKenzie County Healthcare Systems, Inc. (“MCHS”) recognizes, as a not-for-profit health care delivery system, its obligation to provide financial assistance to patients in need of such. MCHS is dedicated to a mission of public financial assistance through providing care for members of our society who benefit from its services without regard to race, sex, creed, national origin, or station in economic or social life. It is committed to making available, in such ways as to preserve human dignity and worth, the full resources of the health system to those persons unable to pay. At the same time, MCHS must operate its facilities in the most efficient and economical manner possible to assure a strong future financial position necessary for the replacement and expansion of facilities, payment of its debts, establishment of adequate reserves for emergencies, the provision of future technological developments, and needed medical services.

Policy

Under these principles, the Board of Directors of McKenzie County Healthcare Systems, Inc. is committed to the provision of financial assistance to patients who are in need of care, have selected MCHS for such care, and a determination has been made that the facility is the most appropriate facility for rendering such care of service and there is no other more suitable facility or program available to such patient where compensated care could be rendered.

It is necessary to adhere to an “open door” philosophy of furnishing adequate diagnostic and therapeutic services for emergencies in order to avoid claims of improper rejection, inappropriate transfers or lack or recognition of cases requiring immediate attention in the emergency room. MCHS conforms with existing EMTALA laws and provides treatment for emergency medical conditions. Further, this policy prohibits MCHS from engaging in actions that discourage individuals from seeking emergency medical care, such as demanding payment before receiving treatment for



emergency medical conditions or by permitting debt collection activities that interfere with the provision of emergency medical care.

Procedure

The following guidelines will be followed in providing financial assistance:

- 1) Financial assistance is provided in the following ways:
 - a) Uncompensated Services
 - b) Reduced Compensated Services
 - c) Discount Services

- 2) Each request for financial assistance will be evaluated on its own merits utilizing established patient accounts procedures based on this policy. Evaluation of the need for a particular patient will likely include such factors as: a) income, b) family size, c) availability of other forms of reimbursement whether insurance, social programs or other financial resources, and d) the suitability of the facility for the patient's particular needs and whether a more appropriate facility is available at which some form of payment would be available. Requests for financial assistance may come from doctor's offices, clinics, clergy, board of directors, hospital administration and/or any other community-minded interested party. Each requestor will be required to fill out the MCHS financial assistance application unless the requesting party can show that a like form has been completed for the applicant.

- 3) All patients should be offered a financial assistance application at the time of registration and/or discharge from the facility. If this evaluation is not conducted until after the patient leaves the facility, or in case of outpatients or emergency patients, a Financial Counselor will mail a financial assistance application to the patient for completion. In addition, the hospital will provide a plain language summary of the financial assistance policy to the patient with all billing statements and communications within the first 120 days following the first billing statement.

- 4) Uninsured patients and patients who qualify for financial assistance will not be charged for emergency or other medically necessary care at rates higher than the "amounts generally billed" to third-party payers. The use of gross charges to such patients is prohibited. For purposes of this policy, MCHS uses the "look back" method to determine the amounts generally billed. See attached AGB Calculation.

- 5) Uncompensated/Reduced Compensation Services will be limited to those patients whose family income is below two hundred and forty eight (248%) of the national poverty guidelines. The prevailing national poverty guidelines will be the basis for determining eligibility and can be requested in writing, free of charge from the hospital or at www.acf.hhs.gov



- 6) Uncollectible accounts, accounts that were not reviewed by financial counselors at time of admission, and/or questionable collectible accounts may qualify for financial assistance during the collection process if they meet the above criteria.
- 7) In the following situations (known as presumptive financial assistance), a patient is deemed to be eligible for 100% reduction of charges:
 - a) If patient is currently eligible for Medicaid, but was not eligible on a prior date of service. The facility will apply its financial assistance policy retroactively for the previous six months.
 - b) If patient states he or she is homeless and the facility, through its own diligence, does not find any evidence to the contrary.
 - c) If patient is mentally or physically incapacitated and has no one to act on his/her behalf.
- 8) In the event of a patient's death, the family of the deceased patient will be given the opportunity to complete an application for financial assistance which will be processed according to this Policy.
- 9) MCHS will provide any member of the public or state governmental entity a copy of its financial assistance policy and application upon request, free of charge. The policy can be requested by calling the McKenzie County Healthcare Systems, Inc. Patient Financial Services Office at 701-444-8606 or by writing the Patient Financial Services Office 709 4th Ave. North East Watford City, North Dakota, 58854. The policy will also be available on the hospital website at <https://www.mckenziehealth.com/about/billing/> at all points of registration within the facility, and will be provided by mail to anyone requesting it at no charge. A plain language summary of the policy will be made available in these locations as well. Notices of this Financial Assistance Policy will also be included on billing statements.
- 10) This Financial Assistance Policy applies only to MCHS hospital/Clinic charges and does not include charges that are not billed by MCHS. This policy only applies to emergency and medically necessary services and does not apply to elective procedures. See attached list of providers not covered by this policy.
- 11) This Policy will be applied equally to all patients regardless of payer source. Applications that do not meet the criteria set forth in this Policy may, in extraordinary circumstances, be approved by the Chief Financial Officer.



Administration of Financial Assistance Policy

PURPOSE

To insure that requests for uncompensated service, reduced compensation services and discount services are handled consistently, accurately and timely.

POLICY

- 1) MCHS provides uncompensated, reduced compensation or discount services to all eligible persons unable to pay.
- 2) Eligibility for uncompensated services is limited to persons whose verifiable family income is equal to or less than one hundred and seventy-five (175%) of the current poverty income guidelines as established by the Department of Health and Human Service.
- 3) Eligibility for reduced compensation services is limited to persons whose verifiable income is greater than 175% of the current poverty income guidelines but not greater than 248% of the current poverty income guidelines as established by the Department of Health and Human Services.
- 4) Accounts that have been placed with a third party collection agency are eligible for benefits provided that they meet appropriate guidelines. If approved, the account will be pulled from agency and reinstated for charitable consideration.
- 5) Acceptable income verification includes:
 - A. Most recent Federal income tax return, if application is presented within the first quarter of the year.
 - B. Most recent Federal income tax return, plus employers' verification of earnings for current year, if application is presented after the first quarter of the year.
 - C. For self-employed individuals, most recent Federal income tax return and a copy of all current quarterly returns.
- 6) McKenzie County Healthcare Systems, Inc. reserves the right to pursue collections activity on unpaid balance if the patient or representative does not meet the agreed upon schedule.
- 7) McKenzie County Healthcare Systems, Inc. sends account statements to patients on a monthly (30 day) cycle. The first statement is sent to the patient 30 days after discharge. If no payment is received, a second statement is issued 30 days after the first statement. If no payment is received, a final notice is mailed to the patient stating that payment must be received within 30 days of notice to prevent assignment to a collection agency. Accounts with no payment



within 30 days of final notice are reviewed by McKenzie County Healthcare Systems, Inc. Patient Financial Services Office staff to ensure all reasonable efforts to determine eligibility for financial assistance have been met before assignment to a collection agency. MCHS will make reasonable efforts to orally notify the patient about its financial assistance policy and how they may obtain assistance with the process before the account is placed with an agency. Any collection agency utilized by McKenzie County Healthcare Systems, Inc. will agree to refrain from abusive collection practices. "Reasonable efforts" includes notifying individuals of this Financial Assistance Policy upon admission, discharge and in written and oral communications with the individual concerning his or her bill. Extraordinary collection efforts include filing lawsuits, placing liens on residences, reporting adverse information to consumer credit reporting agencies or credit bureaus, arrests, body attachments, and similar activities.

RESPONSIBILITY

Revenue Cycle Director
Patient Financial Services Associates

PROCEDURE

1. Process Steps
 - A. Patient or representative requests financial assistance.
 - B. Patient or representative completes application. If the applicant is unable to provide the required financial information, he or she may call the Patient Financial Services Office to discuss other evidence that may be provided to demonstrate eligibility.
 - C. Patient Financial Services reviews application for completeness within thirty (30) days of receipt. If it is not properly completed, patient or representative is contacted for needed information. If needed information is not provided, within a reasonable period of time, the application is denied.
 - D. Patient Financial Services reviews income verification documentation. If such documentation is not present or does not meet required guidelines, the patient or representative is contacted for such documentation. If needed documentation is not provided, within a reasonable period of time, the application is denied.
 - E. Patient Financial Services reviews services provided to verify eligibility. If the service is covered by other third-party payers, the patient or representative is contacted and these avenues are pursued. If the question of extraordinary circumstances arises, the account is referred to appropriate management for determination of eligibility. Based upon management decision, the account is either returned for processing or denied. If denied, payment options are discussed with the patient or representative.
 - F. Patient Financial Services reviews to determine if account is placed with a collection agency. If the account is being serviced by an agency, patient may obtain a financial



- G. assistance application and collection efforts will be suspended while determination is being made.
 - H. Patient Financial Services compares family income to current Department of Health and Human Services poverty guidelines. If the family income is at or below 175% of said guidelines, the account is discounted 100% and notification is sent to the patient or representative. Determination of eligibility will be provided, generally, within 60 days.
 - I. If the family income exceeds 175% of the Department of Human Services poverty guidelines, Patient Financial Services compares family income to the reduced compensation schedule as outlined in procedure #2. If the family income meets the requirements, the patient or representative is notified of acceptance, details of discount Procedure is explained, payment plan is established, the account is discounted appropriately and notes detailing discount are placed on the patient's account record.
 - J. If the account is ineligible for reduced compensation benefits, the patient or representative is notified of denial. A payment plan with appropriate discount is established.
 - K. If an individual has applied for and received financial assistance at McKenzie County Healthcare Systems, Inc. within the previous six (6) months and the individual's financial situation has not changed, the individual will be deemed to be eligible for financial assistance without having to submit a new application for financial assistance.
 - L. All applications for financial assistance will be maintained for a period of one (1) year.
2. Reduced Compensation Service Schedule – Please call 701-444-8606.

RELATED MATERIALS

- 1. Department of Health and Human Services Poverty Guidelines
- 2. Reduced Fee Discount Table

DISTRIBUTION

Patient Financial Services
Administration



Amount Generally Billed Calculation:

Below is the recommended calculation option using the lookback method for data ranging 12/01/2019 - 11/30/2020. Using this timeframe requires us to implement the selected option by 03/30/2021 (120 days)

(A) Medicare fee-for-service and all private health insurers that pay claims to the hospital facility for all medical care claims			
	Private Health		
	Medicare	Insurers	Total
Gross Charges	6,947,877	23,833,680	30,781,557
Discount	(1,127,842)	(7,180,661)	(8,308,503)
Reimbursable (Allowed) Amount	5,820,036	16,653,018	22,473,054
Medicare/Private Health Insurance Payments	4,894,003	12,300,344	17,194,347
Co-Paymnts, Co-Insurance, and Deductibles	12,055	2,634,058	2,646,113
Amounts Generally Billed %			73%

Patients under financial assistance can not pay more than this % of their gross charges



Providers Not Subject to the Financial Assistance Policy:

Providers who maintain privileges at McKenzie County Healthcare Systems, Inc. who are not employed or contracted by McKenzie County Healthcare Systems, Inc. are not subject to this Financial Assistance Policy and will bill patients directly. Providers who may deliver services at the above locations and are not subject to this Financial Assistance Policy include:

COURTESY MEDICAL STAFF *DENOTES SURGICAL PRIVILEGES

AKE-UZOIGWE, RUKEME, MD	GYNECOLOGY
BROWN, ASHLEY, MD	GYNECOLOGY
TONG, BEVERLY, MD	GYNECOLOGY
SOLBERG, SARA, MD	GYNECOLOGY
WANG, TAO, MD	GYNECOLOGY
MAROHL, RACHEL, MD	GYNECOLOGY
PETERSON, LISA, PA-C	GYNECOLOGY

E-EMERGENCY:

BALF, DRAGOS, MD	CARDIOLOGY
BASSETT, KENNETH, DO	EMERGENCY MEDICINE
BREKER, DANE, MD	NEUROLOGY
CARLISLE, CHRISTOPHER, MD	EMERGENCY MEDICINE
CHARBONNEAU, HOLLI, MD	EMERGENCY MEDICINE
CONNER, ERIC, MD	EMERGENCY MEDICINE
DIAMOND, AMANDA, MD	NEUROLOGY
DOWLING, NICHOLAS, DO	EMERGENCY MEDICINE
DRIES, DAVID, MD	GENERAL SURGERY
FINKE, MATTHEW, MD	EMERGENCY MEDICINE
FORBECK, LISA, MD	EMERGENCY MEDICINE
GROVE, STEPHEN, MD	EMERGENCY MEDICINE
GUSTAFSON, BLAKE, MD	EMERGENCY MEDICINE
HAMANAKA, KENJI, MD	EMERGENCY MEDICINE
HARLOW, TANYA, MD	NEUROLOGY
HARMS, ROGER, MD	EMERGENCY MEDICINE
LAPKA, BETH, MD	EMERGENCY MEDICINE
LEWIS, JOHN, MD	EMERGENCY MEDICINE
JAU-SHIN, LOU, MD	NEUROLOGY
LUCKENBILL, MICHAEL, MD	INTERNAL MEDICINE



MATEO, NOE, MD
MCSHERRY, MARC, MD
MERRILL, HEATHER, MD
MOHR, WILLIAM, III, MD
MUNTEAN, EUGENIU, MD
NEWMAN, DAVID, MD
PFEIFFER, ANTHONY "TONY"
POLZIN, ABIGAIL, MD
SACHDEVA GAUTAM, MD
SAMARAWEEERA, RAVINDA, MD
SCARBERRY, SUSAN, MD
SEQUEIRA, ALEXANDRA, MD
SHERIDAN, JAMIE, MD
SHRESTHA, BHAJA, MD
SIVERTSON, RYAN, MD
SMALL, RENEE, FNP-BC
SYVERSON, GRANT, MD
TELLO, ANTHONY, MD
TRAINOR, ARLEIGH, MD

INFECTIOUS DISEASE
EMERGENCY MEDICINE
EMERGENCY MEDICINE
SURGERY-REGIONS BURN CTR
NEUROLOGY
ENDOCRINOLOGY
EMERGENCY MEDICINE
EMERGENCY MEDICINE
NEUROLOGY
NEUROLOGY
NEUROLOGY
NEUROLOGY
EMERGENCY MEDICINE
PULMONARY MEDICINE
EMERGENCY MEDICINE
NURSE PRACTITIONER
PEDIATRICS
INTERNAL MEDICINE
EMERGENCY MEDICINE

TELE-RADIOLOGY:

ADAMS, STEPHEN, DO
ALEXANDER, JOHN, MD
BANERJEE, SARA, MD
CALDEMEYER, KAREN, MD
CHARGO, DANIEL, MD
DYM, JEAN-PAUL, MD
FALISZEK, JAMES, MD
GARDNER, BRUCE, MD
HECHT, ADAM, MD
IWAMOTO, MATTHEW, MD
KRISHNAN, KARTHA, MD
LAMOUREUX, CHRISTINE, MD
MILLER, ANDREW, MD
MORE, SNEHAL, MD
NICELL, DONALD, MD
PAUL, MARC, MD
PRATT, ALAN, MD
RAMPTON, KAREN, MD
RICKMAN, CHRISTOPHER, MD
SANI, FARHAD, MD

AIKAWA, TARO, MD
BAGINSKI, SCOTT, MD
BODEN, THOMAS, MD
CHANGE, SCOTT, MD
DAVIS, STEVEN, MD
ELSASS, KELCY, MD
FENDER, QUINTIN, MD
GUTSTEIN, LAURIE, MD
HENRY, CHARLES, MD
KLEIN, JEROME, MD

MAJED, BATOULE, MD
MILLER, JOHN, MD
NAUSHEEN, NAVEED, MD
NOVICK, MICHAEL, MD
POTTS, KOREEN, MD
RAMPTON, JOSHUA, MD
REEM, AWWAD, MD
ROBINETTE, ALISON, MD
SHAFFREY, JULIE, MD

Long Term Care 709 4th Avenue NE, Watford City, ND 58854 **Tel** 701.444.2331

Clinic 709 4th Avenue NE, Watford City, ND 58854 **Tel** 701.842.3771

Hospital 709 4th Avenue NE, Watford City, ND 58854 **Tel** 701.842.3000



STERN, BEVERLY, DO
SUSSMAN, ARLENE, MD
TELLO-SKJERSETH, CHRISTINA, MD
TORTORELLI, CYNTHIA, MD
VREELAND, THOMAS, MD

STRONG, BENJAMIN, MD
SUTCLIFFE, JOAN, MD
TOBIN, KATERINE, MD
TURNER, JAMES, III, MD

HOLTER MONITORS:

BOATENG, STEPHEN, MD
KRAFT, DIANE, MD

PSYCHIATRY:

BALF-SORAN, GABRIELA, MD
HERRICK, CHRISTIAN, PhD
KADLEC, KELLY, MD
STAFFORD, DARLA, LICSW
SCHAAF-GALLAGHER, MARIE, PhD

BALVITSCH, JESSICA, PMHNP
HUBER, CHERYL, MD
PATHAK, PREM, MD

OTHER TELEMEDICINE PROVIDERS:

AUSTIN, RYAN, MD
BENNETT, BRUCE, MD
CASAS, LUIS, MD
CHAITHONGDI, NIYUTCHAI, MD
CHRISTENSEN, STEFFEN, III, MD
CLAIRMONT, LISA, NP
DAHL, STEPHANIE, MD
HEARN, BRITTANY, CNP
HELMER, AMANDA, DNP
HENZLER, DAVID, MD
MATZKE, THOMAS, MD
MINER, BRANDAN, MD
MUTGI, SUNIL, MD
RENTON, DOUGLAS, MD
SETTY, ARVEITY, MD
SKOLNESS, VANESSA, DNP
STRUBE, BRIANNA, PA-C
STUTZ, AMBER, MD
THURLOW, BRENDA, MD
WOODROW, PETER, MD

EMERGENCY MEDICINE
GENERAL SURGERY
PEDIATRIC ENDOCRINOLOGY
ENDOCRINOLOGY
REPRODUCTIVE ENDOCRINOLOGY
NEUROLOGY
REPRODUCTIVE ENDOCRINOLOGY
GASTROENTEROLOGY
REPRODUCTIVE ENDOCRINOLOGY
NEUROLOGY
DERMATOLOGY
DIAGNOSTIC RADIOLOGY
VASCULAR NEUROLOGY
GASTROENTEROLOGY
PEDATRICS
NURSE PRACTITIONER - ENDOCRINOLOGY
DERMATOLOGY
NEUROLOGY
PEDIATRICS
OBSTETRICS & GYNECOLOGY