

# Revenue Cycle Management

## *Patient Financial Assistance Policy*

### POLICY AND PROCEDURE

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#### 1) PURPOSE

The purpose of this Patient Financial Assistance Policy (the “Policy”) is to provide billing procedures for patients unable to afford medically necessary, non-emergency care from Ready.<sup>1</sup>

This Policy shall be used in conjunction with any other Ready financial assistance policies for patients.

#### 2) POLICY STATEMENTS

Ready treats patients with non-emergency medical needs regardless of their ability to pay. Ready provides Financial Assistance to persons who are Uninsured, Underinsured, ineligible for government program assistance, or otherwise unable to pay for care based on individual financial need. This Policy was developed in accordance with applicable law and with due regard for Ready’s mission to expand healthcare access.

Absent prior approval, this Policy establishes the exclusive criteria for providing Financial Assistance to patients. Financial Assistance determinations are based solely on financial need and without regard to age, race, gender identification, social or immigration status, sexual orientation, or religious affiliation.

Financial Assistance under this Policy is not a patient right. Ready may modify or reverse Financial Assistance determinations based on business, patient utilization, and other factors Ready considers in its discretion.

#### 3) SCOPE

This Policy is effective as of **February 12, 2021**. It applies to all Ready employees, contractors, and affiliates providing billing and/or collection services for Ready.

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<sup>1</sup> For purposes of this Policy, “Ready” means Ready Responders, Inc. and its subsidiary, managed, and/or affiliate entities.

#### 4) DEFINITIONS

**Financial Assistance:** Healthcare services provided by Ready at a discount for patients who qualify under this Policy. Financial Assistance applies to patient balance only, including deductibles, co-payments, and co-insurances.

**Uninsured Patient:** A patient without insurance for healthcare services.

**Underinsured Patient:** A patient with insurance for healthcare services, but whose out-of-pocket expenses exceed their ability to pay.

**Family:** Two or more people living together and who are related by birth, marriage, or adoption.

**Family Income:** For purposes of this Policy, Family Income is determined under the federal Census Bureau definitions:

- **Included** – Pre-tax earnings, unemployment compensation, workers' compensation, Social Security, Supplemental Security Income, public assistance, veterans' payments, survivor benefits, pension or retirement income, interest, dividends, rents, royalties, income from estates, trusts, educational assistance, alimony, child support, assistance from outside the household, and other miscellaneous sources
- **Excluded** – Income from non-relatives (such as housemates), capital gains or losses, and non-cash benefits

**Federal Poverty Level ("FPL"):** A set amount of gross income a family needs for basic living necessities. This income level varies by the size of the family unit. The FPL is updated annually by the United States Department of Health and Human Services and published in the Federal Register. The current FPL can be accessed here: <https://aspe.hhs.gov/poverty-guidelines>

**Financial Assistance Application ("FAA"):** The document and attachments submitted to receive Financial Assistance under this Policy.

**Financially Challenged:** A patient whose Family Income is less than or equal to 400% of the FPL.

**Presumptively Eligible:** A patient whose individual life circumstances presumptively determine financial need and eligibility for Financial Assistance under this Policy. Presumptive Eligibility, which may be evaluated and/or re-evaluated for each date of service, includes the following life circumstances:

1. Patients experiencing homelessness or receiving care from a homeless clinic
2. Patients residing in low-income/subsidized housing
3. Participation in Women, Infants, and Children programs ("WIC")
4. Eligibility for food stamps

#### 5) PROCEDURE

A request for Financial Assistance may be made by the patient or a person authorized by law to request assistance for the patient.

## A. Payment Plan

Patients inquiring about Financial Assistance should first be offered an interest-free payment plan of up to 12 months.

## B. Eligibility for Financial Assistance

Patients who decline a payment plan are eligible for Financial Assistance if:

1. The patient is Financially Challenged; or
2. The patient is Presumptively Eligible

## C. Financial Assistance Application (“FAA”)

Except as noted below, patients seeking Financial Assistance must complete an FAA. The FAA can be downloaded from Ready’s website at [www.getready.com/payment](http://www.getready.com/payment). If requested by the patient, Ready may provide the FAA via electronic or regular mail.

Under the following circumstances, an FAA is not required for patients to receive Financial Assistance:

1. The information available to Ready indicates the patient is Presumptively Eligible; or
2. Ready qualified the patient for Financial Assistance within the last 12 months.

## D. How to Submit an FAA

The completed FAA, including all required supporting documentation, can be submitted to Ready as follows:

1. Via email to [financialassistance@readyresponders.com](mailto:financialassistance@readyresponders.com)
2. Via mail to:  
Ready Responders, Inc.  
PO BOX 27149  
Belfast, ME 04915-2023

## E. Financial Assistance Discount

Patients who are Presumptively Eligible are eligible for a 100% discount on patient balance.

Patients who are Financially Challenged are eligible for a discount based on their FPL:

FPL	Financial Needs Discount
200% or less	100%
300% or less	50%
400% or less	25%

Payment plans (*see* Section A) may be offered for discounted patient balances if requested by the patient.

**F. Financial Assistance Determination**

Ready makes Financial Assistance determinations based on individualized assessments of financial need. Financial Assistance requires satisfactory completion of an FAA (as applicable), including supporting documentation. Incomplete or deficient FAAs not remedied within 60 days of initial submission will be deemed withdrawn.

Ready strives to make Financial Assistance determinations as soon as possible. Ready will make all reasonable efforts to notify patients, in writing, of eligibility determinations. For patients meeting Presumptive Eligibility criteria, no written notice is provided to the patient.

Patients may appeal a Financial Assistance determination to Ready in writing. On appeal, Ready may provide Financial Assistance at its discretion and consistent with applicable law.

**6) ENFORCEMENT AND EXCEPTIONS**

The Vice President of Revenue Cycle Management is responsible for the compliance and enforcement of this Patient Financial Assistance Policy.

Exceptions to any requirement of this Policy must be submitted to and approved, in writing, by the Legal Department. Any approved exceptions will be maintained by the Legal Department.

**7) APPROVAL AND REVIEW DETAILS**

<b>Approval and Review</b>	<b>Details</b>
Approval Authority	VP of Legal Affairs (as General Counsel designee) approved on February 12, 2021
Advisory Committee to Approval Authority	Legal Department, Revenue Cycle Management, Finance, Compliance
Administrator	VP of Revenue Cycle Management
Publication Date	Version 1 – February 12, 2021
Next Review Date	1 year from Effective Date, or earlier if directed by General Counsel

<b>Approval and Amendment History</b>	<b>Details</b>
Original Approval Authority and Date	VP of Legal Affairs (as General Counsel designee) approved on February 12, 2021
Amendment Authority and Date	
Notes	