## **ARCHBOLD** ADMINISTRATIVE POLICY MANUAL

**SUBJECT:** Uninsured Patient Discount Program

**APPROVED:** President

**EFFECTIVE**: October 2019

**POLICY NUMBER: 102.50** 

**EXPIRES**: When Superseded

**REVIEWED**: Annually

**REVISED**: June 2025

#### I. **POLICY**

Archbold is committed to improving access to quality healthcare to patients who are uninsured by offering discounts to patients who have no source of third-party reimbursement coverage. This policy is a part of Archbold's financial assistance efforts for the uninsured.

#### II. **PURPOSE**

This policy establishes the guidelines for an Uninsured Patient Discount provided to all uninsured patients. This policy applies to John D. Archbold Memorial Hospital and all of its system hospitals and outpatient locations. Archbold is committed to assisting its uninsured patient population who do not qualify for relief under the Indigent Care Trust Fund or the federal 501r regulations by providing a 40% charitable discount from gross charges.

#### III. **PROCEDURE**

#### A. **DEFINITIONS**

1. Uninsured Patient: An individual who is not covered by any applicable governmental or other third-party payer or insurance program.

#### **DETERMINING PATIENT ELIGIBILITY** В.

- 1. For this policy, the Uninsured Patient Discount will **not apply** to the following:
  - Patients who already qualify for state, federal, or other third-party a. programs.
  - Patients who have health insurance, have requested that a claim be b. filed. Patients who participate in medical cost sharing plans.
  - Reproductive Endocrinology and Infertility services. c.
  - Cosmetic or plastic surgery services. d.
  - Elective bariatric surgical services e.

2. Qualifying patients will receive a 40% charitable discount off gross charges for services rendered. Charges will be adjusted at the generation of a billing statement in the applicable billing systems and the remaining balance will be billed to the patient or guarantor.

# C. INFORMATION TO BE PROVIDED BY PATIENT FOR ELIGIBILITY DETERMINATION

- 1. Archbold shall determine eligibility for the Uninsured Patient Discount in accordance with this Policy, and shall not take into account an individual's age, gender, race, immigrant status, sexual orientation, or religious affiliation.
- 2. Archbold expects a patient to cooperate fully in the information gathering process under this Policy, and failure to do so many affect the hospital's ability to provide the Uninsured Patient Discount.

### D. PROCEDURE

- 1. All staff members having contact with a patient regarding the payment of bills have received training on the Uninsured Patient Discount Program.
- 2. Only patient liability resulting from services rendered after the effective date of this policy will be eligible for the discount described in the policy.
- 3. The Archbold Point of Service discount will not apply to the estimated patient balance remaining after the 40% Uninsured Patient Discount is applied.
- 4. In the event a third-party payer benefit is identified subsequent to an Uninsured Patient Program discount being awarded, the discount(s) will be reversed and the applicable account(s) will be processed in accordance with the applicable payer and hospital policy.
- 5. All patients' accounts will be processed in accordance with Archbold Medical Center Patient Accounting policies.
- 6. The discount percentage will be reviewed at least annually for consideration of modification.

## IV. This policy applies to the following facilities:

JOHN D. ARCHBOLD MEMORIAL HOSPITAL, INC. (INCLUDING OPERATIONS D/B/A ARCHBOLD MEMORIAL, ARCHBOLD BROOKS, ARCHBOLD GRADY, ARCHBOLD MITCHELL)

2