

# Saint Anthony Hospital

**Policy Title: Uninsured Discount Policy**

**Department: Patient Financial Services**

**Effective Date: 9/10/2020**

**Purpose:**

To establish a discount policy for all services payable by patients without coverage from a third-party payer. To ensure compliance with Illinois law, specifically The Hospital Uninsured Patient Discount Act.

**Policy:**

Saint Anthony Hospital will comply with the requirements of the Illinois Hospital Uninsured Patient Discount Act in accordance with the following procedure.

**Procedure:**

1. For patients registered as private pay, a 70% discount will be automatically applied by the billing system when the final bill is generated. The discount is permanent and is displayed on the billing statement.
2. Should a patient become eligible for any third-party payer resource, the account will be reclassified to that payer and the private pay discount will be removed.
3. If a patient presents with third-party coverage and it is later determined that the patient does not have coverage and is private pay, the 70% discount will be applied to the account.
4. The discount does not apply to patients with balances after insurance payments.
5. The annual out-of-pocket expense that Saint Anthony Hospital (SAH) will collect from an individual will not exceed 30% of the family annual income for a twelve-month period.
6. The billing statements generated by the hospital include the following language: “If you believe that the amount left for you to pay is greater than 30% of your 12-month family income, please call the hospital so that we may further assist you.”
7. Any patient who calls to let the hospital know that they have been billed more than 30% of the family 12-month income will be required to provide proof of income. SAH will verify the patient’s income and determine if that which was billed exceeds 30% of the family income. If the bill does exceed the 30%, the hospital will discount the overage. The 12-month period to which the maximum amount applies shall begin on the first date of service, after the effective date of this Policy. Acceptable family income documentation shall include any one of the following:
  - Copy of the previous year’s W2, 1040 and any other applicable tax forms that were filed;  
or

- Copies of the last two (2) paycheck stubs from the employer.
  - Occasionally the patient will state that he/she or spouse is paid cash and does not receive a check from the employer. In this instance, we would need a letter from the employer on letterhead stating hours worked per week, how often paid, and how much paid.
  - Copies of Social Security check if they are receiving a check or award letter.
8. If a patient refuses to provide the necessary documentation to prove the 12-month family income, additional discounts will be denied, and the patient is then responsible for payment.
  9. The Director of Patient Financial Services will contact the Controller each November to obtain the new discount factor based on the most recently filed Medicare Cost Report (CMS 2552-96, Worksheet C, Part I, PPS Inpatient Ratios).