

## CHARITY CARE POLICY TEMPLATE

### I. PURPOSE

UCSF ~~Medical Center~~ **Benioff Children's Hospital Oakland** strives to provide quality patient care and high standards for the communities we serve. UCSF **Benioff Children's Hospital Oakland's** ~~Medical Center's mission is to ensure the delivery of high quality care for all children through primary and specialty network, a strong education and teaching program, a diverse workforce, nationally recognized research programs and child advocacy efforts.~~ This policy demonstrates UCSF **Benioff Children's Hospital Oakland's** ~~Medical Center's~~ commitment to our mission and vision by helping to meet the needs of the low income, uninsured patients and the underinsured patients in our community. This policy is not intended to waive or alter any contractual provisions or rates negotiated by and between UCSF ~~Medical Center~~ **Benioff Children's Hospital Oakland** and a third party payer, nor is it intended to provide discounts to a non-contracted third party payer or any other entity that is legally responsible for making payment on behalf of a beneficiary, covered person or insured.

This policy is intended to comply with California Health & Safety Code § 127400 *et seq.* (AB 774), Hospital Fair Pricing Policies, effective January 1, 2007, updated January 1, 2011, and January 1, 2015 (SB 1276), and United States Department of Health and Human Services ("HHS") Office of Inspector General ("OIG") guidance regarding financial assistance to uninsured and underinsured patients. Additionally, this policy provides guidelines for identifying and handling patients who may qualify for financial assistance. This policy also establishes the financial screening criteria to determine which patients qualify for charity care. The financial screening criteria in this policy are based primarily on the Federal Poverty Level ("FPL") guidelines updated periodically by HHS in the Federal Register. Uninsured patients who do not meet the criteria for charity care under this policy may be referred to **Policy #16.3 Patient Financial Policy for additional payment options or arrangements.**

### II. SETTING

This policy covers hospital inpatient and outpatient departments. An emergency physician, as defined in Section 127450, who provides emergency medical services in a hospital that provides emergency care is also required by law to provide discounts to uninsured patients or ~~High Medical Cost~~ **underinsured** patients ~~with high medical costs~~ who are at or below ~~350-300~~ percent of the FPL. **Emergency Room physician fees are excluded from this policy as they are a separate entity.** All other physician fees are excluded.

**Commented [WU1]:** Accounting Policy H-576-60, Section II.B.2.b. on p.5, requires the Charity Care policy to reflect the medical center's mission statement.

### III. POLICY

- A. This policy is designed to provide assistance to Financially Qualified Patients<sup>1</sup> who require medically necessary services, are uninsured, ineligible for third party assistance or have high medical costs. Patients are granted assistance from unfunded charity, State-funded California Healthcare for Indigent Program (CHIP), county programs, or grant programs for some or all of their financial responsibility depending upon their specific circumstances.
- B. Patients with demonstrated financial need may be eligible if they satisfy the definition of a Charity Care patient or High Medical Cost patient as defined in section IV, below.
- C. This policy permits non-routine waivers of patients' out-of-pocket medical costs based on an individual determination of financial need in accordance with the criteria set forth below. This policy and the financial screening criteria must be consistently applied to all cases throughout a Medical Center. If application of this policy conflicts with payer contracting or coverage requirements consult with Medical Center legal counsel.
- D. ~~This policy excludes~~ Services that are not medically necessary services or services that are separately-billed physician services ~~are not eligible for charity care.~~ **Emergency Room physician services are excluded from this policy.**
- E. This policy will not apply if the patient/responsible party provides false information about financial eligibility or if the patient/responsible party fails to make every reasonable effort to apply for and receive government-sponsored insurance benefits for which they may be eligible.

**Commented [WU2]:** Accounting Policy H-576-60, Section II.B.2.f. on p.6, requires that the policy specify which services may not be written off as charity care.

### IV. DEFINITIONS

- A. "Bad Debt" – A bad debt results from services rendered to a patient who is determined by the medical center, following a reasonable collection effort, to be able but unwilling to pay all or part of the bill.
- B. "Charity Care patient" – A Charity Care patient is a financially eligible self-pay patient or a high medical cost patient.

---

<sup>1</sup> California Health & Safety Code § 127400(c) defines Financially Qualified Patients as "a patient who is both of the following: (1) A patient who is a self-pay patient, as defined in subdivision (f), or a patient with high medical costs, as defined in subdivision (g). (2) A patient who has a family income that does not exceed 350 percent of the federal poverty level."

- C. “Emergent medical condition” – is a medical condition manifesting itself by acute symptoms of sufficient severity, including severe pain, such that the absence of immediate medical attention could reasonably be expected to result in any of the following:
  1. Placing the patient’s health in serious jeopardy;
  2. Serious impairment to bodily functions;
  3. Serious dysfunctions of any bodily organ or part.
- D. “High Medical Cost patient” – A financially eligible High Medical Cost patient is defined as follows:
  1. Not Self-Pay (has third party coverage)
  2. Patient’s Family income at or below 300% of the Federal Poverty Level (FPL)
  3. Out-of-pocket medical expenses in prior twelve (12) months (whether incurred in or out of any hospital) exceeds 10% of Patient’s Ffamily income
- E. “Medically Necessary Service” – A medically necessary service or treatment is one that is absolutely necessary to treat or diagnose a patient and could materially adversely affect the patient’s condition, illness or injury if it were omitted, and is not considered an elective or cosmetic surgery or treatment.
- F. “Patient’s Family” – For patients 18 years of age and older, Ppatient’s Ffamily is defined as their spouse, domestic partner, as defined in Section 297 of the Family Code, and dependent children under 21 years of age, whether living at home or not. For persons under 18 years of age, Ppatient’s Ffamily means a parent, caretaker relatives, and other children under 21 years of age of the parent or caretaker relative.
- G. “Reasonable payment plan” – Monthly payments that are not more than 10 percent of a Ppatient’s Ffamily income for a month, excluding deductions for essential living expenses. “Essential living expenses” means, for purposes of this subdivision, expenses for any of the following: rent or house payment and maintenance, food and household supplies, utilities and telephone, clothing, medical and dental payments, insurance, school or child care, child or spousal support, transportation and auto expenses, including insurance, gas, and repairs, installment payments, laundry and cleaning, and other extraordinary expenses.
- H. “Self-Pay pPatient” – A financially eligible Self-Pay patient is defined as follows:
  1. No third party coverage;
  2. No Medi-Cal/Medicaid coverage or patients who qualify but who do not receive coverage for all services or for the entire stay<sup>2</sup>;

---

<sup>2</sup> This includes charges for non-covered services, denied days or denied stays. Treatment Authorization Requests (TAR) denials and any lack of payment for non-covered services provided to Medi-Cal patients are also included. In

3. No compensable injury for purposes of government programs, workers' compensation, automobile insurance, other insurance, or third party liability as determined and documented by the hospital;
4. [Patient's](#) Family income is at or below 300% of the Federal Poverty Level (FPL)

## V. COMMUNICATION OF CHARITY CARE AND DISCOUNT POLICIES

Responsibility: Admitting, Emergency Department, Outpatient Settings, **Patient Financial Services, Financial Counseling**

- A. Patients will be provided a written notice with their bill that contains information regarding UCSF **Benioff Children's Hospital Oakland's** charity care policy, including information about eligibility, as well as contact information for a hospital employee or office from which the patient may obtain further information about these policies. At the time of service, notices are to be given to patients that do not appear to have third party coverage in the Admitting Department, Emergency Department, and other outpatient hospital settings. Notices should be provided in English and in languages as determined by UCSF **Benioff Children's Hospital Oakland's** geographical area. See [Appendix A].
- B. **UCSF Benioff Children's Hospital Oakland's Patient Financial Services Department, Admitting, Financial Counseling and Ambulatory Services** shall publish policies and train staff regarding the availability of procedures related to patient financial assistance.
- C. Notice of this Charity Care Policy will be posted in conspicuous places throughout the hospital including the Emergency Department, Admissions Offices, Outpatient settings, in languages as determined by UCSF **Benioff Children's Hospital Oakland's** geographical area.
- D. For notices to include in a bill or statement for a patient who has not provided proof of coverage, see Section XI, "Patient Billing and Collection Practices," Part A.

## VI. ELIGIBILITY PROCEDURES

Responsibility: **Patient Financial Services Division Representatives**

- A. Every effort will be made to screen all patients identified as uninsured or in need of financial assistance for admissions, emergency and outpatient visits for the ability to pay and/or determine eligibility for payment programs, including those offered

---

addition, Medicare patients who have Medi-Cal coverage of their co-insurance and/or deductibles, for which Medi-Cal does not make payment and Medicare does not ultimately provide bad debt reimbursement are also included.

---

through UCSF ~~[Medical-Center]~~**Benioff Children's Hospital Oakland**. Screened patients' financial information will be monitored as appropriate. Screened patients will be provided assistance in assessing patient eligibility for Medi-Cal or any other third party coverage, including coverage offered through the California Health Benefit Exchange.

B. Patients without third party coverage will be financially screened for eligibility for state and federal governmental programs as well as charity care funding at the time of service or as near to the time of service as possible. If the patient does not indicate coverage by a third-party payer, or requests a discounted price or charity care, the patient should be provided with an application information on how to obtain applications for the Medi-Cal program, coverage offered through the California Health Benefits Exchange, California Children's Services CCS, or other state- or county- funded health coverage program before the patient leaves the hospital, emergency department or other outpatient setting. The patient also shall be provided with a referral to a local consumer assistance center housed at legal services offices. Phone number 800-896-3202 web address <http://healthconsumer.org/index.php?id=partners>

**Commented [WU3]:** This is just a suggestion. The statute requires only that the information be provided, not the applications. H&S Code 127420(a)(4).

C. High Medical Cost pPatients with third party coverage with high medical costs will be screened by a financial counselor in the **Patient Financial Services Department** to determine whether they qualify as a High Medical Cost patient. Upon patient request for a charity care discount, the patient will be informed of the criteria to qualify as a High Medical Cost patient and the need to provide receipts if claiming services rendered at other providers in the past twelve months. It is the patient's decision as to whether they believe that they may be eligible for CHIP/charity care and wish to apply. However, the hospital must insure that all information pertaining to the Charity Care Discount Policy was provided to the patient.

D. All potentially eligible patients must apply for assistance through State, County and other programs before CHIP/charity care funds are considered. If denied, UCSF **Benioff Children's Hospital Oakland** must receive a copy of denial. Failure to comply with the application process or provide required documents can be considered in the determination. Willful failure by the patient to cooperate may result in UCSF **Benioff Children's Hospital Oakland's** inability to provide financial assistance.

E. The **charity care application** is used to determine a patient's ability to pay for services at UCSF **Benioff Children's Hospital Oakland** and/or to determine a patient's possible eligibility for public assistance.

- F. All uninsured patients will be offered an opportunity to complete a **charity care application**. The form is available in English and in languages as determined by UCSF **Benioff Children's Hospital Oakland's** geographical area.
- G. The Charity Care Discount financial screening and means testing will be performed by Patient Financial Services Management team as we as **the Customer Service Representatives and Financial Counseling Representative as assigned by Management**. It is the patient's responsibility to cooperate with the information gathering process.
- H. Patient-specific information will be provided to the County and State in accordance with County and State guidelines for eligibility determinations.
- I. If a patient applies, or has a pending application, for another health coverage program at the same time that he or she applies for a Charity Care Discount, neither application shall preclude eligibility for the other program.

**VII. ELIGIBILITY FOR 100% CHARITY CARE**

- A. Patients with family income at or below 300% of the FPL will be extended a 100% charity care discount on services rendered **if the patient**
  - (i.) **requires emergent medical care**
  - (ii.) **resides in the Medical Center's primary service area as defined in [Appendix A] and**
  - (iii.) **is uninsured, is ineligible for third party assistance or is a has-hHigh medical-Medical costCost patient**"].
- B. Means testing consists of a review of the patient's income and assets.
- C. The **charity care application** should be completed for all patients requesting a charity care discount.
- D. Criteria and process to determine a patient's eligibility for a 100% charity care discount are as follows:
  1. Patient's family income is verified not to exceed 300% of FPL with the most recent filed Federal tax return or recent paycheck stubs.
  2. The first \$10,000 of monetary assets (liquid assets) is not counted in determining eligibility.
  3. Only 50% of a patient's monetary assets (liquid assets) above the first \$10,000 is counted in determining eligibility.

4. Retirement accounts and IRS-defined deferred-compensation plans (both qualified and non-qualified) are not considered monetary assets and are excluded from consideration.
5. Assets above the statutorily excluded amounts will be considered exceeding allowable assets and may result in denial of charity care discounts.
6. High Medical Cost patients with no third party coverage whose patient's family incomes are at or below 300% of the FPL will be extended a 100 % charity care discount on services rendered.
7. High Medical Cost patients will be evaluated monthly for eligibility determination, and their status will be valid for the current month or most current service month retroactive to twelve months of service.
8. **The Revenue Cycle Director or Chief Financial Officer may—under unusual circumstances—extend charity care to individuals who would not otherwise qualify for charity care under this policy. When such an award is made, the unusual circumstances justifying the award of charity care will be documented in writing and maintained in a segregated file in Patient Financial Services Business office.**

**Commented [WU4]:** Please review this language carefully for intent. Given the context of this provision, and the fact that patients WITH 3<sup>rd</sup> party insurance at/below 200% of the poverty level are covered in Section VIII below, I am assuming that we meant NO third party coverage to qualify for 100% of charity care, but please confirm.

#### VIII. ELIGIBILITY FOR PARTIAL CHARITY CARE DISCOUNT FOR PATIENTS WITH NO THIRD PARTY COVERAGE

- A. Patients who have Patient's Ffamily incomes at or below 300% of the FPL—but who do not qualify for 100% charity care under Part VII of this Policy—will nonetheless qualify for a partial charity care discount so long as they are uninsured, require emergent medical care, reside in UCSF **Benioff Children's Hospital Oakland's** primary service area as defined in **[Appendix A]**, and are ineligible for third party assistance or are have high-High medical-Medical costCost patients.
- B. Patients with no third party coverage with Patient's Ffamily income between 301% and 400% of the FPL are eligible for a partial charity care discount.
- C. The **charity care application** should be completed for all patients requesting a charity care discount.
- D. Patient's Family income will be verified with either the most recent filed Federal tax return or recent paycheck stubs.
- E. Once it is determined that a Ppatient's Ffamily income is between 301% and 400% of the FPL, monetary assets (assets that are readily convertible to cash, such as bank accounts and publicly traded stock) will be considered in the eligibility determination for a charity care discount.
- F. Discounted payments will be limited to the highest of Medicare, Medi-Cal, or any other government-sponsored health program in which the hospital participates.

**IX. ELIGIBILITY FOR PARTIAL CHARITY CARE DISCOUNT FOR HIGH MEDICAL COST PATIENTS WITH THIRD PARTY COVERAGE**

- A. High Medical Cost patients with third party coverage whose Patient's Ffamily incomes are between 301% and 400% of the FPL with high medical costs are eligible for a partial charity care discount.
- B. Patient is required to provide proof of payment of medical costs. Proof of payment may be verified.
- C. The **charity care application** should be completed for all patients requesting a charity care discount. High Medical Cost patients need to be evaluated monthly to accurately account for medical costs for the last twelve (12) months.
- D. Patient's Ffamily income will be verified with either the most recent filed Federal tax return or recent paycheck stubs to confirm that the Ppatient's Ffamily income is between 301-% and 400-% of FPL.
- E. Once it is determined that income is between 301% and 400% of FPL, no assets will be considered in the determination for a charity care discount. Eligibility will be based on the Ppatient's family-Family income qualification only.
- F. Discounted payments will be limited to the highest of Medicare, Medi-Cal, Healthy Families, or any other government-sponsored health program in which the hospital participates.
- G. If a non-contracted third-party payer (who has not otherwise negotiated a discount off of **Children's Hospital Oakland's** standard rates) has paid an amount equal to or more than the maximum governmental program payment, UCSF ~~Medical Center~~**Benioff Children's Hospital Oakland** would consider the difference as a partial charity care discount, and write off the difference. If payment received is less than the maximum governmental program payment, UCSF ~~Medical Center~~**Benioff Children's Hospital Oakland** can collect from the patient the difference between the third-party payment and the acceptable governmental program payment. However, this policy does not waive or alter any contractual provisions or rates negotiated by and between UCSF ~~Medical Center~~Benioff Children's Hospital Oakland and a third party payer, and will not provide discounts to a non-contracted third party payer or other entities that are legally responsible to make payment on behalf of a beneficiary, covered person or insured.
- H. ~~Patients can be offered an extended payment plan. The terms of the~~A payment plan shall be negotiated by the UCSF ~~Medical Center~~**Benioff Children's Hospital Oakland** and the patient, and ~~shall~~ take into consideration the Ppatient's Ffamily income and essential living expenses. If the UCSF ~~Medical Center~~**Benioff Children's Hospital Oakland** and the patient cannot agree on the payment plan, the UCSF ~~Medical Center~~**Benioff Children's Hospital Oakland** shall use the formula described in the definition of "Reasonable Payment Plan," in section IV.G., above. Patients can be offered an extended payment plan. Extended payment plans will be

Commented [WU5]: Redundant



interest-free. Standard payment plan length will be twelve (12) months. Longer payment plans can be provided on an exception basis.

- I. For patients with no third party coverage whose incomes are above 400% of the Federal Poverty Level, please refer to **Policy # 16.3 Patient Financial Policy for additional payment options or arrangements.**

## X. REVIEW PROCESS

Responsibility: **Patient Financial Services / Access Management**

- A. Requirements above will be reviewed and consistently applied throughout UCSF ~~{Medical Center}~~**Benioff Children's Hospital Oakland** in making a determination on each patient case.
- B. Information collected in the **charity care application** may be verified by UCSF ~~{Medical Center}~~**Benioff Children's Hospital Oakland**. A waiver or release may be required authorizing the hospital to obtain account information from a financial or commercial institution or other entity that holds or maintains the monetary assets to verify their value. The patient's signature on the **charity care application** will certify that the information contained in the form is accurate and complete.
- C. Any patient, or patient's legal representative, who requests a charity care discount under this policy shall make every reasonable effort to provide UCSF ~~{Medical Center}~~**Benioff Children's Hospital Oakland** with documentation of income and all health benefits coverage. Failure to provide information would result in denial of charity care discount.
- D. Eligibility will be determined based on ~~p~~Patient's ~~f~~Family income including monetary assets as outlined in AB 774 (Health & Safety Code Section 127400 et seq.).
- E. The **charity care application** will be required each time the patient is admitted and is valid for the current admission plus any other outstanding patient liability at UCSF ~~{Medical Center}~~**Benioff Children's Hospital Oakland** at the time of determination. The inpatient application can be used in the determination of charity care discount for outpatient services. The financial screening application for outpatient services is valid for three calendar months starting with the month of eligibility determination and any other patient financial liability at UCSF ~~UCLA~~ ~~{Medical Center}~~**Benioff Children's Hospital Oakland** at the time of determination.
- F. Patients who are homeless or expire while admitted to UCSF ~~{Medical Center}~~**Benioff Children's Hospital Oakland** and have no source of funding or responsible party or estate may be eligible for charity care even if a financial assistance application has not been completed. All such cases must be approved by the Patient Financial Services Management , Patient Financial Services Director or their designees.

- G. Patients will be notified in writing of approval or reason for denial of charity care eligibility in languages as determined by UCSF **Benioff Children's Hospital Oakland's** geographical area pursuant to Federal and state laws and regulations.
- H. Specific payment liability for partial charity care discounts will require the episode of care or treatment plan to be determined and priced to enable accuracy of Federal healthcare program reimbursement reporting. For [High Medical Cost](#) patients with third party coverage ~~with high medical costs~~, it may be necessary to wait until a payer has adjudicated the claim to determine patient financial liability.
- I. See Section XII for Appeals/Reporting Procedures.

## XI. PATIENT BILLING AND COLLECTION PRACTICES

Responsibility: **Patient Financial Services Division**

- A. Patients who have not provided proof of coverage by a third party at or before care is provided will receive a statement of charges for services rendered at the hospital. Included in that statement will be a request to provide the hospital with health insurance or third party coverage information. An additional statement will be provided on the bill that informs the patient that if they do not have health insurance coverage, the patient may be eligible for Medi-Cal, Healthy Families Program, coverage offered through the California Health Benefit Exchange, California Children's Services, other state- or county-funded health coverage, or charity care.
- B. Patient's request can be communicated verbally or in writing and a **charity care application** will be given/mailed to patient/guarantor address. Written correspondence to the patient shall also be in the languages as determined by UCSF **Benioff Children's Hospital Oakland's** geographical area pursuant to Federal and state laws and regulations.
- C. If a patient is attempting to qualify for eligibility under the hospital's charity care policy, and is attempting in good faith to settle the outstanding bill, the hospital shall not send the unpaid bill to any collection agency or other assignee unless that entity has agreed to comply with this policy.
- D. Patients are required to report to UCSF ~~[Medical Center]~~**Benioff Children's Hospital Oakland** any change in their financial information promptly.
- E. For financially eligible Charity Care patients, prior to commencing collection activities against a patient, the hospital and ~~our~~[its](#) agents will provide a notice containing a statement that non profit credit counseling may be available, and containing a summary of the patient's rights.
- F. UCSF ~~[Medical Center]~~**Benioff Children's Hospital Oakland** or its contracted collection agencies will undertake reasonable collection efforts to collect amounts

due from patients. These efforts will include assistance with application for possible government program coverage, evaluation for charity care, offers of no-interest payment plans, and offers of discounts for prompt payment. Neither UCSF **[Medical Center]Benioff Children's Hospital Oakland** nor its contracted collection agencies will impose wage garnishments or liens on primary residences except as provided below. This requirement does not preclude UCSF **[Medical Center]Benioff Children's Hospital Oakland** from pursuing reimbursement from third party liability settlements or other legally responsible parties.

- G. Agencies that assist the hospital and may send a statement to the patient must sign a written agreement that it will adhere to the hospital's standards and scope of practices.
  - a. The agency must also agree to:
    - 1. Not report adverse information to a consumer credit reporting agency or commence civil action against the patient for nonpayment at any time prior to 150 days after initial billing.
    - 2. Not use wage garnishments, except by order of the court upon noticed motion, supported by a declaration filed by the movant identifying the basis for which it believes that the patient has the ability to make payments on the judgment under the wage garnishment, which the court shall consider in light of the size of the judgment and additional information provided by the patient prior to, or at, the hearing concerning the patient's ability to pay, including information about probable future medical expenses based on the current condition of the patient and other obligations of the patient.
    - 3. Not place liens on primary residences.
    - 4. Adhere to all requirements as identified in AB 774 (Health & Safety Code Section 127400 et seq.).
    - 5. Comply with the definition and application of a Reasonable Payment Plan, as defined in section IV.G., above.
  - H. In the event that a patient is overcharged, the hospital shall reimburse the patient the overcharged amount with 7 % **annual** interest (Article XV, Section 1 of the California Constitution) calculated from the date the patient made the overpayment.

## **XII. APPEALS/REPORTING PROCEDURES**

Responsibility: **Patient Financial Services Division**

- A. In the event of a dispute or denial, a patient may seek review from **insert responsible individual here, for example patient business services customer**

~~service manager]. [Insert individual responsible for second level appeals here]the Patient Financial Services Manager. A Patient Financial Services Director will review~~ will review a second level appeal.

- B. This Charity Care Policy, **Policy #16.3 Patient Financial Policy and the community care application** shall be provided to the Office of Statewide Health Planning and Development (OSPHD) at least biennially on January 1, or with significant revision. If no significant revision has been made by UCSF ~~[Medical Center]~~**Benioff Children's Hospital Oakland** since the policies and financial information form was previously provided, OSPHD will be notified that there has been no significant revision.

### XIII. RESPONSIBILITY

Questions about the implementation of this policy should be directed to ~~[insert title and contact information for contact person here].~~Patient Financial Services Manager at 510-428-3485.

Questions about Financial Assistance eligibility should be directed to Patient Financial Services Manager at 510-428-3485.  
~~to [insert title and contact information here].~~

### XIV. REFERENCES

Policy #16.3 Patient Financial Policy  
~~[Insert names of other Medical Center policies referenced herein]~~  
University of California Accounting Manual (H-576-60)  
Federal Regulations (42 C.F.R. Section 440.255)

### XV. REVISION HISTORY

~~[Insert revision history]~~January 2007  
Revision 01/01/2011

### XVI. APPROVAL

**[Insert signature blocks for each approving official]**

**DRAFT POLICY PENDING APPROVAL OF THE CFP AND THE BOARD. THIS POLICY WILL BE AMENDED AFTER APPROVAL.**

## APPENDIX A

### PRIMARY SERVICE AREA

~~[Medical Center~~UCSF Benioff Children's Hospital Oakland defines its primary service area as,  
~~which may be specific or generic, ranging from a few ZIP Codes to “all ZIP Codes in the United  
States of America.”]~~Northern California.