DOCTORS HOSPITAL OF WEST COVINA POLICIES AND PROCEDURES

TITLE: CHARITY CARE AND UNINSURED INDIVIDUALS

SCOPE:	HOSPITALWIDE
ISSUED BY:	ADMINISTRATION
EFFECTIVE:	JANUARY 1, 2007
APPROVED BY:	

POLICY:

All patients who come to Doctors Hospital of West Covina, regardless of their financial circumstances, who do not have third party insurance coverage are classified by the hospital as self-pay patients and are eligible for the hospital's discounted cash pricing.

The hospital's discounted cash prices will never exceed the amount which the hospital would have received from Medicare for the same service.

A financially qualified patient with high medical costs is a person who is not a self-pay patient, has income that does not exceed 350% of the federal poverty level and has out-of-pocket medical expenses in the prior 12 months (whether or not at the hospital) that exceed 10% of the family's income, and does not otherwise receive a discount as a consequence of third party coverage. A financial qualified patient may not be charged for medical expenses the difference between the amount of payment from any third party payor and the maximum rate paid by Medicare for the same service.

When assigning a debt to a collection agency for patients covered under this Policy, the hospital may look only to assets that exceed exemption for determining eligibility under Health and Safety Code Section 127405(c) and (e)(2).

The hospital and the collection agency cannot report adverse information to a consumer credit reporting agency or commence civil action against the patient for non-payment at any time prior to 150 days after initial billing.

The hospital and the collection agency cannot use wage garnishments or liens on primary residences as a means of collecting unpaid hospital bills.

The hospital and the collection agency cannot use (a) wage garnishments except under court order, or (b) notice or conduct a sale of a primary residence either during the life of the patient or

a spouse, or in some instances a child of the patient that attains the age of majority.

In addition, the hospital will post the attached written notice to patients about the availability of the hospital's discounted policy and charity care policy.

 $TL:c/mydocs/wordperfect/policies/admin/charity\ care$

DOCTORS HOSPITAL OF WEST COVINA

- NOTICE TO PATIENTS HOSPITAL POLICY CONCERNING DISCOUNT PAYMENT AND CHARITY CARE

All patients who come to Doctors Hospital of West Covina, regardless of their financial circumstances, who do not have third party insurance coverage, are eligible for the hospital's discounted cash pricing.

Any eligible patient wishing to avail themselves of the discounted cash pricing may make such a request to the hospital's Business Office Manager who will assist the patient in filling out the necessary forms and making financial arrangements.

(Needs Spanish translation)