

Policy Name:	BSMH Urgent Care Healthcare Financial Assistance (UC HFA)
Policy Number:	
Department:	Finance
Functional Area:	Finance
Approved by:	BSMH Urgent Care Finance Leadership
Effective Date:	3/1/2024
Version:	1.0
Policy Status:	Approved

I. Policy

This UC HFA Policy applies to all emergency and other medically necessary care provided by BSMH Urgent Care Facilities.

II. Purpose

In the light of its mission to improve the health of its communities, with special emphasis on the poor and underserved, and in the spirit of the healing ministry of Jesus, BSMH Urgent Care Facilities are committed to providing financial assistance responsive to the needs of the community, regardless of race, age, gender, ethnic background, national origin, citizenship, primary language, religion, education, employment or student status, disposition, relationship, insurance coverage, community standing, or any other discriminatory differentiating factor.

Urgent Care HFA is a program that covers patients without health insurance and those with only partial insurance coverage (i.e. the uninsured and underinsured) who meet the income and other eligibility criteria described herein.

III. Scope

This UC HFA Policy applies to the following BSMH Urgent Care Facilities in the United States of America (“USA”) and do not include any Urgent Care facilities located outside of the USA:

Cincinnati

- Mercy Health Cincinnati urgent care locations

Kentucky

- Mercy Health Kentucky urgent care locations

Richmond

- Bon Secours Richmond urgent care locations

South Carolina

- Bon Secours St. Francis urgent care locations

BSMH maintains a separate BSMH Healthcare Financial Assistance Policy and Billing and Collections Policy for services provided by BSMH hospital facilities and medical group practice locations. Members of the public may readily obtain copies of the policies, plain language summary, and financial assistance application free of charge online at www.bsmhealth.org/financial-assistance, www.mercy.com/financial-assistance, and

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www.fa.bonsecours.com.

IV. Policy Details (Supporting Points)

Services Eligible for UC HFA:

This UC HFA Policy applies to all medically necessary care provided by BSMH Urgent Care Facilities.

The following services are not covered under this UC HFA Policy:

- Items deemed “not medically necessary”

UC HFA Eligibility Criteria:

- Income
 - To apply for UC HFA, a patient or family member must complete an application including gross income for a minimum of 3 months (up to 12 months) prior to the date of application or date of service. Proof of income is required. See the Application Process for HFA section below for details.
 - Third party income scoring may be used to verify income in situations where income verification is unable to be obtained through other methods.
- Assets
 - There are situations where individuals may not have reported income but have significant assets available to pay for healthcare services. In these situations, BSMH may evaluate and require documented proof of any assets that are categorized as convertible to cash and unnecessary for the patient’s essential daily living expenses.
- Federal Poverty Guidelines
 - UC HFA eligibility is based upon expanded income levels of up to 200% of FPG. Individuals with an income level at 200% FPG or below receive free care.
 - Approval is based upon the number of family members, inclusive of natural or adoptive children under 18, and family income.
 - If a dependent is disabled and over the age of eighteen, he/she may be included in family size for HFA application.
 - The FPGs in effect on the date of service are in effect for the application process. They are issued each year in the *Federal Register* by the **Department of Health and Human Services** (HHS). The current and historical FPGs are available at <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>.
- Cooperation

- Patients/guarantors shall cooperate in supplying all third-party information including Motor Vehicle or other accident information, requests for Coordination of Benefits, pre-existing information, or other information necessary to adjudicate claims, etc.
- While the application is being processed, BSMH Urgent Care Facilities will request that patients who may be Medicaid-eligible apply for Medicaid. To receive UC HFA, the patient must apply for Medicaid and be denied for any reason other than the following:
 - Did not apply;
 - Did not follow through with the application process;
 - Did not provide requested verifications.
- Accuracy of Application
 - Financial assistance may be denied under this UC HFA Policy if there is reasonable suspicion of the accuracy of an application. If the patient/guarantor supplies the needed documentation and/or information requested to clarify the application, the financial assistance request may be reconsidered. Reconsideration will be reviewed and handled on a case-by-case basis.

Application Process for HFA:

- All UC HFA applications must be approved prior to or applied for at the time of service. Approved applications will be honored for a period of 240 days from the initial date of service and are not applied retrospectively to prior dates of service in which the application period has expired.
- Application forms are made available in Registration areas to facilitate early identification and initiation of the application process. Application forms may also be obtained by contacting BSMH Urgent Care Facilities as indicated in the contact list at the end of this policy.
- BSMH Urgent Care Facilities may accept verbal clarifications of income, family size or any information that may be unclear on an application.

Actions Taken in the Event of Nonpayment:

- BSMH Urgent Care Facilities shall not bill or expect payment of gross charges from individuals who qualify for financial assistance under this policy.
- The actions that BSMH Urgent Care Facilities may take in the event of nonpayment are described in a separate ***Urgent Care Billing and Collections Policy***.

V. Definitions

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- **BSMH** – Bon Secours Mercy Health
- **BSMH Urgent Care Facilities** – Bon Secours Mercy Health urgent care locations
- **EMTALA** – Federal Emergency Medical Treatment and Active Labor Act.
- **FPG** – U.S. Department of Health & Human Services Federal Poverty Guidelines.
- **UC HFA** – Urgent Care Healthcare Financial Assistance
- **UC HFA Policy** – BSMH Urgent Care Facilities Healthcare Financial Assistance Policy.
- **PFS** – Patient Financial Services Department.
- **SNF** – Skilled Nursing Facility.

VI. Attachments

Attachment 1 - BSMH Urgent Care Facilities Contact Information Section

VII. Related Policies

BSMH maintains a separate BSMH Healthcare Financial Assistance Policy and Billing and Collections Policy for emergency and medically necessary care provided at BSMH hospital facilities and BSMH Medical Group practice locations. BSMH also offers other options for uninsured or underinsured patients who do not qualify for financial assistance under this HFA Policy. For further information, please see the following BSMH policies:

- BSMH Healthcare Financial Assistance Policy 502 – Hospitals and Medical Groups
- BSMH Billing and Collections Policy 503 – Hospitals and Medical Groups
- BSMH Uninsured / Self-Pay Discount Policy

VIII. Version Control

Version	Date	Description	Prepared By
1.0	1/23/2023	Healthcare Financial Assistance (HFA) – Urgent Cares	Finance/Travis Crum
2.0	1/19/2024	Healthcare Financial Assistance (HFA) – Urgent Cares	Finance/Travis Crum

Attachment 1

Information:

For more information, please contact Bon Secours Mercy Health as follows for **Bon Secours Mercy Health urgent care locations in Cincinnati, Ohio; Paducah, Kentucky; Richmond, Virginia; and Greenville, South Carolina:**

<i>Website</i>	https://www.mercy.com/health-care-services/emergency-urgent-care https://www.bonsecours.com/locations/walk-in-urgent-care
<i>Telephone</i>	513-952-5000
<i>By Mail</i>	Bon Secours Mercy Health Urgent Cares Attn: Financial Assistance 1701 Mercy Health Place Cincinnati, OH 45237