

# Superior Med, LLC

## Financial Assistance Program

**Superior Med LLC** Financial Assistance program was created to assist uninsured patients whose income is at or below 200% of the federal poverty guidelines and meet the eligibility requirements for financial assistance. When a patient is found to be eligible, a discount ranging from 52-80% based on their income will be applied to the total gross charges for their care.

**AMOUNT GENERALLY BILLED:** **Superior Med LLC** limits the amounts owed by individuals who are eligible for financial assistance to an Amount Generally Billed (AGB) utilizing the look-back method when calculating the AGB, which is based on allowable charges for services provided to Medicare and Commercially insured patients divided by the gross charges for those claims for a 12-month period ending no more than 120 days prior to the effective date of the policy. (January 01, 2016) This formula will periodically, at a minimum of annually, be re-evaluated and updated accordingly. The current AGB is 52%.

**Procedure to Qualify:** In order to qualify the patient must meet the following:

- 1) Complete the uninsured financial assistance form
- 2) Provide proof of income ( prior year tax return, W2 or the last 3 months check stubs)
- 3) Medicaid notice that they are ineligible for benefits

The application is then reviewed by the financial counselor or a Superior Med representative. The Financial counselor is located in the Superior Med Business office at 1251 Clark Street, Cambridge, Ohio and is available from 8:30 am to 4:00pm Monday through Friday.

- a. Patients are afforded the opportunity to apply for Financial Assistance at the time of service
- b. Patients can obtain a Financial Assistance application on our website at [www.superiormed.us](http://www.superiormed.us)
- c. Patients can request a Financial Assistance application by mail, phone or in person at anytime.
- d. Applications can be submitted in person or by mail.

### **If the applicant is insured they are not eligible for the financial assistant program.**

Upon completion of the application, a determination of eligibility will be made and supplied to the applicant as quickly as possible, generally within 30 days of receipt of the application. All approved and denied applications will be scanned in the patient's record.

For financial assistance purposes, "family" is defined as the patient, the patient's spouse, and all of the patient's children under the age of 18 (natural or adoptive) who live in the patient's home.

Proof of a patient's income is required. The application must be signed by the patient or patient's representative affirming that the statement provided is accurate to the best of their knowledge and is income that was received in the three/twelve months prior to their month of service. If an applicant states the patient's or family's income was zero, a brief explanation containing how the family has survived with zero income must be included on the application. The Medicaid denial letter must be provided.

Any payments made on an account found to be in excess of the ABG will be refunded or applied to an open balance.

### **Notifying Patients**

- Superior Med LLC will make all reasonable efforts to notify patients of the availability of Financial Assistance
  - a. FA applications are available at the time of Registration
  - b. Plain language summary of FAP is available at the time of registration
  - c. FA applications are available on the Superior Med LLC website
  - d. Financial Counselors work statement lists and mail FA application packets to patients with an outstanding balance within 60 days of their first billing statement
  - e. 90 Days after the date of service a reminder notice is included on the statement
  - f. Financial Counselors follow up by phone or mail with any patients who submit an incomplete FA application.

### **Measures to Publicize**

- Superior Med LLC publicizes its Billing, Collections, and financial assistance policies on our website [www.superiormed.us](http://www.superiormed.us)  
Individuals with access to the internet can access, download, view, and print a hard copy of these documents from the website without creating an account or being otherwise required to provide personally identifiable information.

### **In the Event of Nonpayment**

- Superior Med LLC does not list accounts to Collections until a minimum of 90 days from the last payment.
- Superior Med LLC makes all reasonable attempts (as noted in this policy) to notify patients of Financial Assistance prior to initiating any ECAs.
- Superior Med LLC does not authorize the Collection agency to initiate any Extraordinary Collection Activities (ECA) until a minimum of 240 days after their initial billing statement.
- However the patient/guarantor has up to the 240<sup>th</sup> day after the first billing statement to apply. If the patient/guarantor applies within that time the agency will suspend collection activities until a determination is made on their eligibility for financial assistance.
- Potential ECAs could include:
  - a. Reporting adverse information about the individual to consumer credit reporting agencies or credit bureaus.
  - b. Place a lien on an individual's property;
  - c. Attach or seize an individual's bank account;
  - d. Garnish an individual's wages.

