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Owner Kent Turek: DL/
Admin
Policy Area Finance (FA)

FA - 17 Healthcare Assistance Program

POLICY

- Blue Mountain Hospital (BMH) is committed to excellence in providing high quality healthcare services that serve the diverse needs of those living and traveling in our service area. We are dedicated to making healthcare services available to all, regardless of age, gender, cultural background, ability to pay or otherwise. These services should be delivered in a way that maintains dignity and enhances the quality of life of the patients served. Because the services we provide are so important, we must carefully conserve the resources that make them possible. Patients who can pay for services should do so. Patients who have insurance or are entitled to government or other assistance should utilize those resources. If we do not take every step to obtain payment from every appropriate resource, we will be left financially incapable of providing services to all those that need them. As such, BMH has established the following Healthcare Assistance Program (HAP).
- Blue Mountain Hospitals, Healthcare Assistance Program, is established to offer financial assistance to uninsured and underinsured individuals who need aid in paying for emergent and medically necessary care at Blue Mountain Hospital. The HAP covers both emergency and medically necessary healthcare services at Blue Mountain Hospital. Professional fees for Emergency Room services and Labor and Delivery services are not covered under this policy as they are billed by a different organization. Providers, at the time of this policy, delivering emergency or other medically necessary care in the hospital facility include:
 - Dr. L. Val Jones
 - Dr. Casey McCullough
 - Dr. Wendell Key
 - Dr. Joshua Nielson
 - Dr. Mahana Fisher
 - Dr. Terry Cook

- Dr. Benjamin Carelock
 - Dr. Paul MacDonald
 - Dr. Tymothy Byers
 - Dr. Matthew Lyman
 - Dr. Mario La Giglia
 - Any and all providers who provide services at Blue Mountain Hospital but their professional fees are not billed by Blue Mountain Hospital.
- To be considered eligible for the HAP, patients must complete a Healthcare Assistance Application (HAA) and provide all documentation requested in order to be considered eligible for financial help. An application can be found online at www.bmhutah.org or by contacting Blue Mountain Hospital at 435-678-3993 and requesting an application. Assistance in completing the application is available at 802 south 200 west.
 - It is the policy of BMH that every patient seeking Healthcare Assistance shall pay as much as they are able toward their care.
 - Once the application is completed, the Self Pay Committee shall review each application and shall determine, based on this policy, what level of discount may be granted as healthcare assistance based on Federal Poverty Levels (FPL) and the established Sliding Fee Discount Table (SFDT). Please reference the SFDT for discount eligibility based on FPL income and household size guidelines.
 - The Self Pay Committee may then approve discounts on services based on the SFDT. Approval of discounts above those percentages on the SFDT or outside of the FPL household and income limits will require the consensus of both the CFO and CEO.
 - Poverty income guidelines are the figures provided annually by the United States Department of health and Human Services.
 - Household gross annual income refers to all income of all persons residing in a single dwelling or apartment.
 - Blue Mountain Hospital shall have a limitation on charges for HAP eligible patients using the prospective Medicare method. No HAP eligible individuals will be charged more for emergency or other medically necessary care than Amounts Generally Billed (AGB). As a Critical Access Hospital (CAH), Blue Mountain Hospital completes a Medicare Cost Report which determines interim payment rate amounts. For the purpose of this policy, BMH shall refer to these payment amounts as allowable amounts (charge amounts). The allowable amount for inpatient and swing bed services are a per diem rate and outpatient services are a percentage of gross charges. BMH shall always use the most current CMS rates as per the 42 Code of Federal Regulations, Section 413.64, Payments to Providers, makes a provision for interim payments to approximate the actual costs of the provider. The intent is that the interim payments (or allowable amounts) will approximate actual costs as nearly as practicable in order to minimize the retroactive adjustment to be made on the basis of actual costs.
 - Thus charges for patients eligible for HAP will be limited to the per diem rate established by CMS for inpatient and swing bed services and gross charges multiplied by the outpatient percentage rate established by CMS. As of the date of this policy, the current interim per diem rates for inpatient and swing bed are \$3,499 and \$1,876 respectively. The outpatient percentage is 57% which will be multiplied by the gross charges to establish the limitation on

charges. These rates will change periodically.

- BMH shall make these current rates known and available to the public by calling 435-678-3993 and asking for a representative of the Business Office.
- BMH will advertise this HAP online as well as making paper copies of the HAP, Healthcare Assistance Application (HAA) and a plain language summary of the HAP available in public locations at no cost throughout the hospital including the emergency department and admissions area(s) and as such encourage patients to apply who may meet the eligibility criteria for financial assistance.
- This policy as well as a plain language summary and the HAA will be translated into Navajo. Additionally, Blue Mountain Hospital will make translation services available in the Business Office for Navajo speaking individuals who need further assistance.
- Blue Mountain Hospital has a separate billing and collection policy, FA – 16 Accounts Receivable Management, that outlines the steps Blue Mountain Hospital may take in the event of non-payment. A copy of said policy may be obtained by contacting Blue Mountain Hospital's Business Office at 435-678-3993 or in person at 802 south 200 west where a free copy will be provided.
- Blue Mountain Hospital's Healthcare Assistance Program (HAP) is defined as an Indigent program.

****TO LEARN MORE ABOUT BMH'S HEALTHCARE ASSISTANCE PROGRAM OR TO REQUEST AN APPLICATION BY MAIL OR IN PERSON PLEASE SPEAK WITH THE BUSINESS OFFICE LOCATED AT BLUE MOUNTIAN HOSPITAL OR CALL 435-678-3993. YOU MAY ALSO GET AN APPLICATION ONLINE AT BMHUTAH.ORG ****

Attachments

[!\[\]\(cbe80b694ebd74fcfe136a095b608235_img.jpg\) FA - 17 SLIDING DISCOUNTS TABLE 11/30/2020.xls](#)

[!\[\]\(a03a7eb2f4046e1d3c76772003e549ea_img.jpg\) HAP Application Revised 6-13-2017.pdf](#)

[!\[\]\(cbe2492b119e39e02a1dab2af4a4b296_img.jpg\) Healthcare Assistance Program Summary.docx](#)

Approval Signatures

Step Description	Approver	Date
BOD	Lynn Stevens: Board Chair	05/2022
CEO	Jeremy Lyman: CEO	04/2022
CFO	Kent Turek: Chief Financial Officer	04/2022