

HCA's Charity Care and Financial Discount Policy

The Goal

We know that especially today, when so many people are uninsured, the process of paying for one's medical care can be difficult. As part of our ongoing commitment to care, HCA works hard to help our patients address any financial responsibilities they may have for their medical treatment in a way that is fair and sensitive to their circumstances. We have instituted a program designed to help those who find themselves in financial distress.

The Program

- First, we provide financial counseling to help patients gain access to government sources of medical assistance including Medicaid, CHIP (Children's Health Insurance Program) and other state and local programs.
- For those patients who come to our facilities for emergency treatment who are uninsured or underinsured, we have created HCA's Charity Care and Financial Discount Policy. This policy provides financial relief to patients who qualify based on a comparison of their financial resources and/or income to the Federal Poverty Guidelines*. Specifically, this plan provides free care for any patient who receives non-elective treatment and whose household financial resources and/or income is at 200 percent or below the Federal Poverty Level. For those whose resources and/or incomes are between 201 and 400 percent of the Federal Poverty Level, discounts are offered ranging from 10 to 65 percent of the total bill.
- The application process to qualify for charity or discounted care consists of the completion of a short form, and in some instances, additional income and resource verification information. The application form and information regarding the policy can be obtained by a patient from any HCA wholly-owned facility.
- For any remaining balance, or for patients who do not qualify for a discount but have difficulty paying, we will work with the patient to establish an appropriate payment plan based on the amount due and the patient's financial status, with terms extending up to five years. *However, it is important to recognize that patients must work with our financial counselors by providing financial information that is essential to enable us to offer discounts and other financial relief.*

The Future

Even though HCA's hospitals provided more than \$3 billion in charity and uncompensated care in 2003, recent increases in the number of uninsured patients make it obvious that more needs to be done to help address the issue of the uninsured. HCA is currently working on several modifications to our policy for the uninsured that we

believe will make it simpler for patients to understand, more streamlined to implement, and will provide a more generous discount to those who are truly in need.

While hospital policies are only one part of the answer, we are hopeful this will help more of those patients who need financial assistance. In the end, we know the best solution is for every individual to have ready access to both preventive and urgent medical care through adequate health insurance coverage.

* The Federal Poverty Guidelines are issued each year in the *Federal Register* by the **Department of Health and Human Services (HHS)**.