

Office of Origin: **Medical Center Administration – Chief Financial Officer**

I. PURPOSE

To provide financial assistance to patients without insurance and patients with limited insurance benefits who require medically-necessary services.

II. REFERENCES

U.S. Health and Human Services, Federal Poverty Guidelines

UCSF Medical Center Administrative Policies

[6.03.08 Transfer of Patients to Another Hospital](#)

[6.03.09 EMTALA Requirements for Emergency Medical Treatment](#)

[6.04.04 Patient Complaints and Grievances](#)

[6.04.10 Patient Rights and Responsibilities](#)

III. DEFINITIONS

Not applicable.

IV. POLICY

- A. The policy applies to California residents who are either uninsured patients or insured patients with substantial co-payment and/or deductible amounts (patient liability).
- B. The policy does not include routine waiver of deductibles, co-payments and/or co-insurance imposed by insurance companies, services which are not medically necessary (e.g. cosmetic surgery), or separately-billed physician services.
- C. The policy will not apply if the patient/responsible party provides false information about financial eligibility or if the patient/responsible party fails to make every reasonable effort to apply for and receive government-sponsored insurance benefits for which they may be eligible.

V. PROCEDURES

- A. **Emergency Services:** All persons presenting to the Medical Center with a potential medical emergency condition shall receive an appropriate medical screening examination to determine whether an emergency condition exists. This will be done without regard to a patient's insurance status, economic status or ability to pay and in accordance with administrative policy [6.03.09 EMTALA](#).
- B. **Charity Care:** Uninsured patients with annual income at or below 350% of the Federal Poverty Guidelines, limited liquid assets and who are not eligible for government insurance programs will be offered full or partial charity care –

resulting in discounts ranging from 30% to 100% of charges based on income level. Insured patients with substantial co-payments and/or deductible amounts who meet the income test will be offered comparable discounts. Charity care can be extended to other patients in cases of exceptional financial hardship. A financial counseling interview will be required to verify income and assets, as indicated in the Patient Financial Services Department Charity Care policy and procedures.

- C. **Uninsured Patients:** Patients who do not qualify for charity care and declare that they are uninsured will be offered discounted pricing at rates equivalent to 125% of those paid by Medicare, and 40% discount off standard rates for physician services. For elective cases, a deposit at the time of admission/service will be required equal to the estimated discounted bill.
- D. **Collection practices and bad debt:** UCSF will undertake reasonable collection efforts to collect amounts due from patients. These efforts will include assistance with application for possible government program coverage, evaluation for charity care, offers of no-interest payment plans, and offers of discounts for prompt payment. Neither UCSF Medical Center nor its contracted collection agencies will impose wage garnishments or liens on primary residences. This requirement does not preclude the Medical Center from pursuing reimbursement from third party liability settlements or other legally responsible parties.
- E. **Denial of Charity Care or Discount:** Patients who are denied charity care or discounts may appeal the decision by writing to: Credit and Collections Manager, UCSF Medical Center, Patient Financial Services, Box 0810, San Francisco, CA 94143-0810.
- F. **Communication of Charity Care and Discount Policies:** The Medical Center shall publish policies and train staff regarding the availability of and procedures related to patient financial assistance.

VI. RESPONSIBILITY

- A. Questions about financial assistance after services have been rendered or upon receipt of hospital bills should be directed to the Credit and Collections Department at 1-866-433-4035.
- B. In the event of a dispute or denial, patients may seek a second level appeal by writing to: Director, Patient Financial Services, UCSF Medical Center, Box 0810, San Francisco, CA 94143-0810.

VII. HISTORY OF POLICY

Revised January 2008 by Lucia Kwan, Patient Financial Services

Reviewed March 2009 by Lucia Kwan, Patient Financial Services, Ann Sparkman, Legal Affairs, Cindi Drew, Ambulatory Services, Susan Penney, Risk Management

Approved April 2009 by Mark Laret, Chief Executive Officer

Reviewed February 2013 by Lucia Kwan, Patient Financial Services Director and Bryan Chamberlin, Executive Director of Revenue Cycle (Interim)

Reviewed and approved March 2013 by Barrie Strickland, CFO on behalf of the Policy Steering Committee

Reviewed July 2014 by Lucia Kwan, Patient Financial Services Director and Michael Sciarabba, Admissions and Registration Director (no changes); Approved on behalf of the Policy Steering Committee

Revised June 2016 by Robin Hanson, Customer Service Manager

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