PSYCHIATRIC HOSPITAL – ADMINISTRATIVE/FISCAL

FINANCIAL ASSISTANCE POLICY (FAP)

EXTRAORDINARY COLLECTION POLICY (ECA)

It is the policy of LifeStream Behavioral Center’s Hospital to serve the emergency and medically necessary behavioral healthcare needs of individuals in our community while maintaining our goal of remaining fiscally responsible to that same community.

FINANCIAL ASSISTANCE

LifeStream Behavioral Center’s Hospital facility has developed this FAP (Financial Assistance Policy) that provides assistance to all uninsured and underinsured individuals whose family income is less than or equal to 240% of the FPL (Federal Poverty Level) without discrimination on grounds of race, sex, national origin, disability, sexual orientation, immigration status, religious preference, or any other grounds unrelated to an individual’s need for the service or the availability of the service needed for emergency and medically necessary care.

FINANCIAL ASSISTANCE PROGRAM AND ELIGIBILITY

All LifeStream patients are charged by based upon a Charge Master which ensures that all patients are charged the same fees for the same services.

Discounts are available for individuals who qualify for Financial Assistance under this FAP using a Sliding Fee discount. A patient who is FPA-Eligible will not be charged more than the amounts generally billed (AGB) for third-party fee-for-service beneficiaries (individuals who have third part insurance for care).

The level of discount for which an individual is eligible under LifeStream’s FAP is determined based upon the individual’s family income and family size as a percentage of the FPL. LifeStream’s FAP defines the meaning of ‘uninsured’, ‘underinsured’, ‘family income’, and ‘Federal Poverty Level’.

LifeStream’s determines AGB under this FAP using the look-back method by multiplying the gross charges for any emergency or other medically necessary care it provides to a FAP-eligible individual by an AGB percentage of 44.11%. Further, LifeStream calculated the AGB percentage of 44.11% based upon all claims allowed by Medicare and other health insurers for the previous 12-month period, divided by the associated gross charges for those claims. LifeStream reviews its AGB annually within 180 days of the end of the fiscal year end.

LifeStream’s FAP percentage discounts are contained in the following chart:

|  |  |  |
| --- | --- | --- |
| Family Income as a % of FPL | Discount % off of gross charges |  |
| >150% | 100% |  |
| 151% - 165% | 96% |  |
| 166% - 180% | 94% |  |
| 181% - 195% | 89% |  |
| 196% - 210% | 81% |  |
| 211% - 225% | 70% |  |
| 226% - 240% | 56% |  |

LifeStream’s FAP warrants that no FAP-eligible individual will be charged more for emergency or other medically necessary care than AGB.

LifeStream’s FAP-Eligibility is based upon an individual’s household income. Individuals seeking financial assistance may apply by completing and submitting LifeStream’s FAP Application form. Copies of LifeStream’s FAP Application form may be obtained by calling 352-315-7500 and asking for the Business Office or Online at: https://www.lsbc.net/consumer-information/financial-assistance-policies/.

FAP APPLICATION

LifeStream’s FAP Application contains lines on which the applicant lists all items of household income received by the applicant’s household over the last month and the names of the applicant’s household members. The instructions to LifeStream’s FAP Application tell applicants where to submit the application and provide that the applicant must attached to their application proof of household income in the form of payroll check stubs or other similar documentation. If the applicant needs further assistance in completing the application, assistance is available by calling LifeStream’s Business Office at 352-315-7500.

Proof of Income substantiation includes at least one of the following documents:

1. Most recent Payroll Check Stub
2. Most recent IRS Income Tax Return
3. Written verification of wage from Employer
4. W-2 withholding Form
5. Written attestation from a governmental agency
6. Most recent Bank Statements (all accounts)

Consideration will be given to all FAP Applications. Most complete FAP Applications will be processed within 7 days, but no longer than 30 days after submission. Reasonable efforts will be made to determine FAP-Eligibility on incomplete or applications not received within 240 days from the patient’s first bill. During the FAP Application review process, ECA (Extraordinary Collection Actions) will be suspended.

Applications are required for all individuals requesting consideration under LifeStream’s FAP. However, presumptive FAP-Eligibility is granted for any individual with a previously approved FAP application within the past 12 months. Fee discounts can also be revisited upon request by completing a new FAP application.

Individuals will be notified of FAP-Eligibility in writing and the basis of the determination, including the assistance for which the individual is eligible.

ACTIONS IN THE EVENT OF NONPAYMENT / EXTRAORDINARY COLLECTION ACTIONS (ECAs)

To assure that LifeStream Behavioral maintains a responsible fiscal position, LifeStream will make reasonable efforts to obtain payment from third-parties and those who can afford to pay. LifeStream assumes the role of educating patients and responsible parties regarding its admitting, billing and collection policies. In accordance with our mission statement, the following policies will serve as guidelines.

LifeStream will provide emergent and urgent behavioral healthcare services without regard to the patient’s identification, insurance coverage, or ability to pay. The obligation for payment for hospital services becomes effective at the time services are rendered. LifeStream will not engage in ECAs, either directly or by debt collection agency or other party to which the hospital has referred the patient’s debt, before reasonable efforts are made to determine whether a Responsible Individual is eligible for assistance under LifeStream’s FAP.

Medically necessary care is determined by the treating/attending physician relying on their experience, training, and ethics. LifeStream will not engage in any action that discourages individuals from seeking emergent and urgent care, such as demanding the patients pay before receiving initial treatment for emergency conditions or permitting debt collection activities that interfere with LifeStream’s evaluation and provision, without discrimination, of such initial treatment. Appeals to decisions about what is medically necessary can be appealed to LifeStream’s Medical Director at 352-315-7800.

At least one Plain Language Summary statement will be mailed which includes a written notice that informs individuals about LifeStream’s ECAs within 7 days of hospital discharge. Additional statements will be mailed every 30 days thereafter for a total of 120 days. The fourth statement will be considered a Final Notice Statement informing the guarantor that their account could be placed with an outside collection agency if payment arrangements are not made within the next 30 days.

LifeStream provides opportunities to make payments in the form of payment plans, financial assistance, and payer/insurance billing. LifeStream makes payment arrangements upon request through its Business Office. LifeStream accepts payments in the form of cash, check, debit or credit card.

HOSPITAL PHYSICIAN / PROVIDER INFORMATION:

All LifeStream employed and contracted physicians/providers follow LifeStream’s FAP. Upon request, a list of LifeStream employed physicians and/or lists of other employed providers and contractors will be provided at no charge in the mail by contacting the Business Office at 352-315-7500.

MEASURES TO WIDELY PUBLICIZE FAP

LifeStream prepares any notices, forms, letter, applications, policies, or other documents related to its FAP in English and Spanish and makes paper copies of each available without charge at any of its locations or by mail, if requested.

Upon admission, each patient receives a written notice containing LifeStream’s FAP. Moreover, LifeStream makes its FAP, FAP Application Form, and a plain language summary of its FAP available on its website located at: <https://www.lsbc.net/consumer-information/financial-assistance-policies/>.

LifeStream also published links to its FAP, FAP Application Form, and a plain language summary of its FAP on its Facebook page located at: <https://www.facebook.com/LifeStreamBehavioralCenter/>.