

SALEM COMMUNITY HOSPITAL  
UNINSURED/UNDERINSURED DISCOUNT POLICY

All patient charges not reimbursed by a third party payor are expected to be paid in full, unless the patient qualifies for HCAP or Charity Care (See Hospital Care Assurance Policy and Charity Care Policy), or any other Federal or State free care program.

For patients whose bills are covered by a third party payor(s), the Hospital will bill the primary and, if applicable, secondary payor(s). Any balance after the third party payor(s) have paid, (i.e., deductible, co-insurance, non-covered charges) is expected to be paid in full. Additional discounts will not be offered to the balance due from patient/guarantor, as a discount would have already been applied by the third party payor(s). Consideration will be given for patients with policies containing large deductibles and/or co-payments or when a patient is covered under a supplemental type policy only.

For self-pay patients (patients with no third party coverage), who do not qualify for Charity Care, the bill will be reduced according to the schedules attached. The availability of a self-pay discount will be printed on the patient's initial statements.

Should a patient present with third party coverage but later they are determined to be self-pay, the appropriate discount will be applied to their account, once they notify the Hospital.

To be considered for a discount, an uninsured/underinsured person must cooperate with the Hospital to provide information and documentation to apply for other existing financial resources that may be available to pay for healthcare, such as Medicare, Medicaid, third party liability, etc. The patient must provide the Hospital with financial and other information needed to determine eligibility.

A request for financial assistance under this policy must be made by or on behalf of the patient. The patient may apply for, and will be encouraged to apply for, financial assistance before, during and within a reasonable time after Hospital care is provided.

A patient who qualifies for a discount must make a good faith effort to honor the payment plans for their discounted hospital bills. They are responsible for communicating to the Hospital any change in their financial situation that may impact their ability to pay their discounted bill(s) or to honor the provisions of their payment plans.

Effective Date: 4/04