

**PURPOSE:**

To tell patients and their families/guardians about the financial assistance programs and policies Akron Children's can offer to help those who may most need financial assistance or help paying their bills.

POLICY:

Financial Assistance Program: Akron Children's Hospital (Children's) is committed to providing quality care to the patients we serve, whether or not they are able to pay. Children's complies with the Emergency Medical Treatment and Labor Act (EMTALA), and the Joint Commission requirements to provide emergency medical treatment without regard to a person's financial circumstances or whether they may qualify for aid under our Financial Assistance Policy. In addition, Children's will not discourage people asking for emergency medical treatment and medically necessary care by requiring payment before treatment or allowing debt collection activities that restrict us from providing emergency medical care.

Children's offers a strong Financial Counseling Program to help families apply for third-party coverage from commercial insurance companies, Medicaid, and other state and local programs. If insurance coverage is not available, Financial Counseling will help families find other financial help they may be eligible to receive. For patients who have too little or no insurance, financial assistance is granted based on the family's size (number of people), income (how much money they earn) and residence (if they live in Ohio). Financial assistance is offered only after all other available third-party resources have been used or if the patient is not eligible for any third-party benefits. All applicants will be screened for governmental programs (e.g., Medicaid) coverage and must complete the governmental application process to be considered for HCAP. Additionally, families applying for Children's Charity Care must complete the governmental application process if requested by Children's in order to be considered for Children's Charity Care.

HOSPITAL CARE ASSURANCE PROGRAM (HCAP/FREE CARE):

Patients may be eligible for the Hospital Care Assurance Program (HCAP/Free Care) Program if they are a resident of Ohio, have gross income at or below the federal poverty level, are not a Medicaid recipient and have applied for Medicaid and have not been denied for the following reasons:

- Did not follow through with the application process
- Did not provide requested documentation

CHILDREN'S CHARITY CARE PROGRAM:

If we find that patients are eligible for HCAP or Medicaid, we may ask families to complete the applications for those programs as well as cooperate in providing the requested documentation for those programs before we consider them for Children's charity care program. If families are not eligible for Medicaid or HCAP, they may be eligible for Children's Charity Care Program. Additionally, families eligible for Children's Charity Care Program must be either uninsured or insured with an Akron Children's in network health plan (for scheduled elective services). Families with gross income that is at or below 400% of the federal poverty level income guidelines may be eligible for charity care. Any exceptions made for patients who have household income above 400% of the federal poverty level will be reviewed and approved by the Financial Assistance Committee, which is chaired by the Chief Financial Officer and Chief Medical Officer. Appeals may be made through Financial Counseling.

Presumptive Eligibility

Akron Children's is able to validate the patient's ability to pay and we may extend charity care to the patient family despite the family not contacting us or applying for financial assistance.

Amount Generally Billed (AGB): Patients eligible for financial assistance will not be charged more for emergency or other medically necessary care than amounts generally billed to patients who have insurance.

How to Apply for Financial Assistance: The Financial Assistance Application, Financial Assistance Policy and this Plain Language Summary are available, in different languages. Find them here:

- Call a financial counselor at 330-543-2455 and ask for a free copy to be mailed or emailed
- Apply for financial assistance via your MyChart account
- Email our financial counselors at FinCounsel@akronchildrens.org to ask for a copy via mail or email
- Write to Financial Counseling at One Perkins Square, Akron, OH 44308 and ask for copies to be mailed, free of charge
- Visit the Akron Children's website at <https://www.akronchildrens.org/pages/Financial-Assistance.html>
- Go in person to our Admitting Office on the third floor of the Main Hospital Building on our Akron campus at One Perkins Square, Akron, OH, 44308

Documentation Requirements: To apply, you must provide documentation to verify any information that may affect your eligibility, including information regarding your place of residence and income.

Extraordinary Collections Actions: If you do not pay your bills, we may place your account with a collection agency and could result in credit reporting of the unpaid debt, legal judgments, wage garnishments, bank account garnishments or liens placed against personal property.