

**TITLE:** **Holland Hospital Financial Assistance Policy**

**POLICY:** Holland Hospital is dedicated to providing emergent and medically necessary health care services regardless of age, gender, cultural background, physical mobility or ability to pay. All billing and collection policies and practices will reflect the mission and values of Holland Hospital. Holland Hospital provides care for medical conditions to individuals, without discrimination and regardless of Financial Assistance eligibility.

**EMERGENCY MEDICAL CARE POLICY:** Holland Hospital will provide care for emergency medical conditions to individuals, regardless of whether they are eligible for financial assistance. An emergency medical condition is defined as a condition showing itself by acute symptoms of sufficient severity, including severe pain, such that the absence of immediate medical attention could reasonably be expected to result in placing the individual's health (or the health of an unborn child) in serious jeopardy, serious impairment to bodily functions, or serious dysfunction of bodily organs.

**PURPOSE:** This policy is intended to satisfy the requirements of Section 501(r) of the Internal Revenue Code, as amended, which imposes certain requirements on hospitals regarding financial assistance, charge limitations, and billing and collection activities.

To define and establish guidelines by which Holland Hospital will provide financial assistance to those residents within our service area who are unable to pay for medically necessary health services at our non-profit facilities. Exceptions may be made for current Holland Hospital employees and their dependents or other patients in need of medically necessary care.

**RESPONSIBILITIES/SCOPE:** All Hospital services and locations.

**POLICY AVAILABILITY:**

**CONTENT:** Information related to the Financial Assistance policy is available:

- a. Online at the Holland Hospital Website: [hollandhospital.org](http://hollandhospital.org)
- b. By calling the Patient Financial Advocates at (616) 394-3626
- c. On the billing statement
- d. Any Patient Access Staff by verbal communication or
  - Financial information business card
  - Financial assistance flier/poster

Holland Hospital will make all reasonable efforts to determine whether the patient is eligible for financial assistance, and may take the following measures to widely publicize the policy to its patients and the community including but not limited to:

- a. Post the policy on the Hospital website.
- b. Reference the Financial Assistance policy on billing statements.
- c. Post the opportunity for Financial Assistance in the emergency waiting room and admission offices, along with how to contact and request a copy of the policy.
- d. Reference the policy and the opportunity for Financial Assistance upon registration.
- e. Provide the policy upon request.
- f. Reference the policy and opportunity for Financial Assistance in brochures and other

communications.

**METHODS FOR APPLYING ASSISTANCE:**

Patients can apply by requesting an application in person, over the phone or by emailing the request to: [billing@hollandhospital.org](mailto:billing@hollandhospital.org). The patient may also access [www.hollandhospital.org](http://www.hollandhospital.org) to download a copy of the application. The completed application including all supporting documentation may be emailed to: [billing@hollandhospital.org](mailto:billing@hollandhospital.org), faxed to 616-494-4079 or dropped off in person at the Cashier's Office at the main hospital campus, located at: 602 Michigan Avenue, Holland, MI 49423. The application and all supporting documentation may also be mailed to Patient Financial Services, 602 Michigan Ave., Holland, MI 49423. Patients have 240 days from the date of their first statement to apply for financial assistance.

**QUALIFICATIONS:**

Holland Hospital or a designated patient financial advocate will provide the initial screening to determine if a patient is unable to pay for services rendered. Consistent with EMTALA, all applicable Holland Hospital facilities will provide an appropriate medical screening to any individual, regardless of ability to pay, requesting treatment for a potential emergency medical condition. If, following an appropriate medical screening, Holland Hospital personnel determine that the individual has an emergency medical condition, Holland Hospital will provide services, within the capability of the facility, necessary to stabilize the individual's emergency medical condition, or will affect an appropriate transfer as defined by EMTALA. Holland Hospital's policy is to provide Emergency and Medically Necessary Care on a non-profit basis to patients without regard to race, creed, or ability to pay. In addition, Holland Hospital disallows actions that discourage individuals from seeking medical care.

Patients who are financially unable to comply with Holland Hospital's payment policy will be screened to determine whether they meet basic financial assistance criteria or are determined to be presumptively eligible. Holland Hospital's Patient Financial Advocates will complete a financial assessment when it is determined that a patient is uninsured or underinsured and they do not meet the qualifications for any of the available Medicaid programs including Healthy Michigan. Accounts that do not qualify for either program may be processed using an automated tool of choice by Holland Hospital to verify income, household size, ability to pay, and/or Federal Poverty Level (FPL). In all other cases, the patient will be asked to complete a financial assistance application and provide the required information. The applicant's assets may not exceed the Medicaid accepted level except for the following:

Minimum protected asset levels will be as follows:

- a. \$2,000 for single individual
- b. \$3,000 for a couple
- c. \$200.00 for each additional dependent. (Dependent: under the age of 18)

Financial Assistance Applications are available to all patients that request one. The following information is required to be submitted with the application:

- a. Proof of residency in Holland Hospital's service area (copy of driver's license, Michigan identification card, or copy of utility bill showing address and name of patient).
  - i. Exceptions may be made to patients seeking emergent medically necessary care.
  - ii. Exceptions may be made for patients receiving outpatient pharmacy prescriptions.
- b. Income Sources.
- c. Assets including:

- i. Bank statements – the most recent two months.
  - ii. Money Markets
  - iii. Health Savings and Flexible Spending accounts
  - iv. Retirement accounts (employer-sponsored retirement plans and IRAs will be at the discretion of Patient Financial Support department)
  - v. Stocks/Investment Accounts
  - vi. Other
- d. Most recent tax returns for applicants who are self-employed or have rental/farm income.
  - e. Pay stubs – the prior 30 days.
  - f. If unemployed, letter of support from the person that is assisting the patient with living expenses.
  - g. Documentation of additional assets that are considered above Medicaid guidelines such as boats, second vehicles, second homes, motor homes, recreational vehicles, etc.
  - h. If Holland Hospital contacts the patient to request missing information, the patient will have 30 days to respond. Failure to respond within that 30-day period will result in the Application being suspended from further processing. The patient may re-activate the application by providing the requested information at any time during the 240-day period following the first post-discharge statement issued by Holland Hospital to the patient for such care. If a patient provides information that is inaccurate or misleading, they may be deemed ineligible for financial assistance and, accordingly, may be expected to pay their bill in full.

Outpatient prescriptions that qualify through the NCPDP (National Council for Prescription Drug Programs) pharmacy benefits program being considered for financial assistance, must come from a credentialed Holland Hospital prescriber to be eligible. We reserve the right to determine prescription eligibility for financial assistance consideration in cases when a prescription does not come from a credentialed Holland Hospital prescriber.

**MEDICAL NECESSITY:**

Services eligible for financial assistance will be those considered by Medicare to be medically necessary, which is defined as healthcare services or supplies needed to diagnosis or treat illness, injury, a condition, disease, or its symptoms and that meet accepted standards of medicine, which if left untreated, would pose a threat to the patient's ongoing health status. Services that are cosmetic or not medically necessary in nature will not be considered for financial assistance or any self-pay or uninsured discount. Any services provided because of illegal activity will not be considered for financial assistance.

**PARTICIPATION:**

The patient must apply for Medicaid or a Qualified Healthcare Program or provide proof of denial or exemption. (Outpatient pharmacy claims may be excluded from this requirement.) A patient who qualifies for Medicare must also enroll in Part B benefits. If Medicare Part B covers the service rendered and the patient does not have coverage, financial assistance will not be considered. For services and medications where a manufacturer copay assistance program or other applicable third-party copay assistance program is available, the patient must apply for and exhaust all applicable copay assistance options prior to financial assistance being considered. If any information is not provided during the application process or the patient is non-compliant, the application process will be discontinued, and any patient balances will remain self-pay.

**ELIGIBILITY PERIOD:**

Patients are covered under financial assistance for six (6) months from the original financial assistance approval date. If income or assets change within that six-month period, Holland Hospital reserves the right to request a new application and verification. The patient is responsible for notifying customer service when there is a new self-pay balance due.

**APPEALS:**

Denials may be appealed by the applicant in writing within 14 days of the date on the denial letter. First level appeal determination is made by the Supervising Coordinator of Collections and Customer Service. Second level appeal determination is made by the Manager of Patient Financial Support and are final.

**DETERMINATION:**

Determination of financial assistance status will be made within 21 business days following the receipt of all the required information. However, more complex situations may take up to four weeks. All patients will be notified in writing once a determination of the level of financial assistance is made.

Patients who are determined to be presumptively eligible will be processed for financial assistance without the need for completion of the Financial Assistance Application or other additional information from the patient. Holland Hospital need not notify patients determined to qualify for financial assistance based on presumptive eligibility.

Patients who are uninsured and who do not qualify for financial assistance may contact Holland Hospital's customer service at (616) 394-3122 to discuss payment options, including the availability of payment plans.

**CATASTROPHIC:**

Holland Hospital reserves the right to review catastrophic cases on an individual basis by reviewing medical bills and income for the past three months. This program is for medically necessary services for households with an annual income exceeding 300% of the Federal Poverty level and excessive medical debt related to services incurred at Holland Hospital only. Patient's required self-pay responsibility will not exceed 25% of the annual household income.

**PRESUMPTIVE ELIGIBILITY:**

Holland Hospital recognizes that not all patients and guarantors are able to complete the Financial Assistance Application or provide the required documentation. At the discretion of Holland Hospital, and if hard copy documentation is not available, visual confirmation of verifiers will be allowed and documented as such by the Patient Financial Advocates. Patient Financial Advocates are available at the hospital to assist any individual seeking application assistance. For patients and guarantors who are unable to provide required documentation, Holland Hospital may grant Presumptive Financial Assistance based on information obtained from other sources. Presumptive eligibility may be determined based on individual life circumstances that may include:

- Homelessness.
- Mentally incapacitated with no one to act on their behalf.
- Enrolled in one or more governmental programs for low-income individuals having eligibility criteria at or below 200% of the Federal Poverty Guidelines
- Patient is deceased with no known estate.

- Incarceration in a penal institution

Patients who meet any of the foregoing criteria for presumptive eligibility will be deemed to be eligible for 100% discount and will not be asked or required to submit a Financial Assistance Application.

**CONFIDENTIALITY:**

Holland Hospital understands that the need for financial assistance may be a sensitive issue for patients. Confidentiality of information collected will be maintained for all who seek financial assistance according to this Policy. No information obtained in the patient’s financial assistance application process may be released except where authorized by the patient or otherwise required by law.

**CALCULATION:**

Holland Hospital will use a sliding scale up to 300% of the current Federal Poverty Level Guidelines as the eligibility criteria for financial assistance. This scale will be updated annually.

- a. Total income will be based on the gross total income to match the criteria on the Federal Poverty Guideline, with the exception of the self-employed who will have their Schedule C Net Income reviewed.
- b. The basis of the amounts charged under this policy, excluding outpatient pharmacy prescriptions, will be:
  - Holland Hospital will use the Look-Back Method to determine the Amounts Generally Billed (See Appendix B).
  - An uninsured discount will be applied to gross charges for all uninsured patients regardless of financial assistance eligibility for hospital claims and professional claims. Outpatient pharmacy prescriptions will not receive a discount.
  - Patients will not be charged more than the Amounts Generally Billed (AGB) for emergency or other medically necessary care provided to individuals with insurance receiving similar care.
  - The financial assistance base will be the lesser of 1) Amounts Generally Billed (AGB) or 2) the amount due after payments and adjustments from other sources as applicable.
  - Based on the patient’s level of qualification, he or she may be eligible for a further reduction according to the sliding scale below.
  - The remainder (if any) will be the patient responsibility under this policy.

<b>&lt;=225% of Federal Poverty Guidelines</b>	<b>226-250% of Federal Poverty Guidelines</b>	<b>251-275% of Federal Poverty Guidelines</b>	<b>276-300% of Federal Poverty Guidelines</b>
<b>AGB Reduction</b>	<b>AGB Reduction</b>	<b>AGB Reduction</b>	<b>AGB Reduction</b>
<b>Eligible for 100% Reduction based on FPL</b>	<b>75% Additional Reduction based on FPL</b>	<b>50% Additional Reduction based on FPL</b>	<b>25% Additional Reduction based on FPL</b>

**PARTICIPATING PROVIDERS:**

See Appendix A for a list of participating provider groups.



**POLICY 29.2.3.10**

**LAST REVISION MADE ON:** 09/01/25  
**LAST COMPLETE REVIEW:** 09/01/25  
**PAGE:** 6 of 8  
**ATTACHMENT(S):** A, B

**ACTIONS THAT MAY BE TAKEN IN THE EVENT OF NON-PAYMENT:**

The actions taken in the event of non-payment are described in the Billings and Collections Policy. This policy is available free of charge:

- a. On the Holland Hospital website: [www.hollandhospital.org](http://www.hollandhospital.org)
- b. By calling Customer Service at 616-394-3122.
- c. By request in person at the Cashier's Office on the main hospital campus:  
602 Michigan Ave.  
Holland, MI 49423

**ACCOUNTS IN COLLECTIONS:**

Accounts that have been placed with a collection agency will be given the same consideration for financial assistance as current accounts and will be adjusted accordingly. To qualify, accounts must fall within the 240-day lookback period from the first post discharge statement issued by Holland Hospital.

Holland Hospital reserves the right to alter, amend, modify, or eliminate this policy/procedure at any time without prior notice.

**REFERENCE** [29.2.3.12 Spanish Version](#)

**AUTHORED BY:** Senior Director, Revenue Cycle

**APPROVED BY:** CFO  
Board of Directors

**APPENDIX A**

Holland Hospital  
Holland Hospital Hospitalists  
Holland Hospital Urgent Care  
Holland Hospital Medical Group  
Holland Hospital Midwife Services  
Bone and Joint Center  
Western Michigan Urological Associates  
Holland Hospital Behavioral Health

**APPENDIX B**<sup>1</sup>

**CALCULATION OF AMOUNT GENERALLY OWED BY INDIVIDUALS  
ELIGIBLE FOR FINANCIAL ASSISTANCE**

Holland hospital limits the amount owed by individuals eligible under this Financial Assistance Policy who received services except for cosmetic and not medically necessary services to an Amount Generally Billed (AGB) to patients covered by Medicare and Private Insurers. In addition, Holland Hospital also limits the eligible patient's financial responsibility to less than total charges. Holland Hospital shall periodically, at least once a year, update the AGB calculation and re-evaluate the method used. The AGB shall be based on all services provided to Medicare and Private Insured patients fully adjudicated as of the end of a recent 12-month look back period ending no more than 120 days prior to the effective date of the policy or every April 1st thereafter. The calculation of the current AGB is as follows:

**Total Medicare and Private Insured Allowed Reimbursement / Total Medicare and Private Insured Gross Charges =  
AGB Percentage**  
***(Current AGB is 33.7% effective February 11, 2025)***

The eligible individual's financial responsibility is calculated as follows and applied to the patient liability only.  
(Excluding any portion assumed or paid by insurance or other entities on behalf of the patient):

**Total Gross Charges for the Services Rendered X AGB Percentage = Patient Financial Responsibility**

<sup>1</sup>Amount Generally Billed does not apply to outpatient pharmacy claims. These claims are subject to the Federal Poverty Level reductions only.