



DISCOUNT POLICY: SELF-PAY
EASTERN PLUMAS HEALTH CARE
BUSINESS OFFICE
EFFECTIVE: 9/2023

PURPOSE

The purpose of this policy is to establish an effective process in which Eastern Plumas Health Care (EPHC) can determine when a 20% self-pay discount is appropriate. Per California Assembly Bill AB1020, effective October 4, 2021, Self-Pay patient is defined as: “Self-pay patient means a patient who does not have third-party coverage from a health insurer, health care service plan, Medicare, or Medicaid, and whose injury is not a compensable injury for purposes of workers’ compensation, automobile insurance, or other insurance as determined and documented by the hospital. Self-pay patients may include charity care patients”. Refer to Eastern Plumas Health Care Charity policy section III, category A for charity care guidelines.

POLICY

It is the policy of Eastern Plumas Health Care (EPHC) to offer a 20% discount from billed charges to “a patient who does not have third-party coverage from a health insurer, health care service plan, Medicare, or Medicaid, and whose injury is not a compensable injury for purposes of workers’ compensation, automobile insurance, or other insurance as determined and documented by the hospital”, as defined in California Assembly Bill AB1020.

Emergency Physicians

An emergency physician, as defined in California Assembly Bill AB 1020 Section 127450, who provides emergency medical services in a hospital that provides emergency care is also required by law to provide discounts to uninsured patients or patients with high medical costs who are at or below 400 percent of the federal poverty level. This statement shall not be construed to impose any additional responsibilities upon the hospital.

PROCEDURE

At the time of Eastern Plumas Health Care (EPHC) admission, all uninsured patients will be informed of the Self-Pay Discount policy and will process a 20% discount based on the estimate of services, when accepting the patient liability payment in full. All pre-registered uninsured patients will be informed of the Self-Pay Discount policy before their scheduled appointment. When an estimate is not available (i.e., Emergency Services) the patient will be given 14 days from the statement issue date to pay the balance and the 20% discount will be applied.

Residual Charges

If a patient estimate is too high, a refund will be issued to the patient. If the patient estimate is too low, a bill will be issued for the remaining amount, and a 20% discount will be applied to the remainder of the charges.

Note: Date of service is the date of discharge for inpatient patients, and date of service for outpatient services. Contracted payers are not eligible for this discount policy. No payment plans will be offered for self-pay discount. Any patient needing assistance through a payment plan must be referred to Eastern Plumas Health Care (EPHC) payment plan policy for eligibility requirements.

REFERENCE

Assembly Bill (AB) 1020: Health Care Debt and Fair Billing (Statutes of 2021, Chapter 473). January 2022