

UC San Diego Health

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| Policy Name: | Uninsured Patient Discount |
| Policy Number: | UCSDHP 750.5 |
| Authoring Department: | Admissions - Medical Center, Patient Revenue Cycle & Revenue Cycle Administration |
| Last Revised Date: | April 28, 2020 |

APPLICABILITY:

The University of California San Diego Health (UC San Diego Health) policies (UCSDHPs) are organizational policies applicable to all parts of UC San Diego which report to the Vice Chancellor of Health Sciences. UCSDHPs apply to all faculty, staff, clinicians, students, contractors and volunteers at UC San Diego Health. UC San Diego Health clinical locations include (but are not limited to): UC San Diego Health Hillcrest - Hillcrest Medical Center and UC San Diego Health's affiliated clinics and clinical practices, UC San Diego Health La Jolla - Jacobs Medical Center and Sulpizio Cardiovascular Center (SCVC).

Departmental policies and procedures are unit specific within a single department, unit, or service area.

PURPOSE:

UC San Diego Health is committed to consistently providing a fair discount to individuals who are uninsured, or, in some cases, insured but without insurance coverage for certain medically necessary healthcare services offered by UC San Diego Health. This discount reflects a desire by UC San Diego Health to respond to the individual financial situations of its patients, while satisfying its not-for-profit and teaching missions, and meeting its strategic, operational, and financial goals.

POLICY:

The purpose of this Policy is to define the eligibility criteria for discounts offered to patients who receive healthcare services at UC San Diego Health and who are uninsured.

PROCEDURE:

I. Uninsured Patient Discount - Guidelines:

A. Eligible Services:

1. The Uninsured Patient Discount shall automatically be applied to medically necessary hospital and qualifying physician services provided at and by UC San Diego Health physicians.
2. Emergency Physicians rendering health care services as UC San Diego Health are excluded from this Policy. Discounts can be requested directly from the Emergency Physician's billing group.

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3. Services that are generally not considered to be medically necessary and are therefore not eligible for the Uninsured Patient Discount include but not limited to:

- i. Reproductive Endocrinology and Infertility services;
- ii. Cosmetic or plastic surgery services;
- iii. Vision correction services including LASEK, and intraocular contact lens; and
- iv. Hearing aid and listening assistive devices.

4. In rare situations where a UC San Diego Health Physician considers one of these services to be medically necessary, such services may be eligible for the Uninsured Patient Discount upon review and approval by the Dean of Clinical Affairs or designee.

5. Second opinions are not considered to be medically necessary hospital or physician services and are therefore not eligible for the Uninsured Patient Discount.

B. Uninsured Patient Eligibility Requirements:

1. UC San Diego Health shall provide the Uninsured Patient Discount to those individuals who meet the definition of an Uninsured Patient as defined above and who attest to their eligibility.
2. If a patient wishes to seek financial assistance greater than the current Uninsured Patient Discount, the patient is referred to the UC San Diego Health Financial Assistance/Charity Care Policy, and may complete a Financial Assistance Application pursuant to that Policy.

C. Information To Be Provided By Patient For Eligibility Determination:

1. UC San Diego Health shall determine eligibility for the Uninsured Patient Discount in accordance with this Policy.
2. UC San Diego Health expects a patient to cooperate fully in the information gathering process under this Policy, and failure to do so may affect UC San Diego Health's ability to provide the Uninsured Patient Discount.

II. Public Notice:

A. Public notice concerning the availability of Uninsured Patient Discounts under this Policy shall

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be by the following means:

1. Posted notices explaining that UC San Diego Health has a variety of options available including discounts and financial assistance to patients who are uninsured or underinsured.
2. Notices include a contact telephone number a patient can call to obtain more information about such discounts and financial assistance.
3. Patients will be provided a written notice with their billing statements that contains information regarding availability of discounts and financial assistance.
4. Self-pay discount information will be posted on UC San Diego Health's website.

DEFINITIONS:

- I. *Medically Necessary Service:* A medically necessary service or treatment is one that is absolutely necessary to treat or diagnose a patient and could adversely affect the patient's condition, illness or injury if it were omitted, and is not considered an elective or cosmetic surgery or treatment.
- II. *Uninsured Patient:*
 - A. A Uninsured Patient is defined as follows:
 1. No third party coverage;
 2. The patient has third-party coverage, but the patient has exceeded the benefit cap for such coverage prior to admission to UC San Diego Health;
 3. The patient has third-party coverage but the third-party payer has either denied coverage or does not provide coverage for the particular healthcare services for which the patient is seeking treatment from UC San Diego Health;
 4. No Medi-Cal/Medicaid coverage; or patients who qualify but who do not receive coverage for all services or for the entire stay;
 5. No compensable injury for purposes of government programs, workers' compensation, automobile insurance, other insurance, or third party liability as determined and document by UC San Diego Health.

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III. *Uninsured Patient Discount:* Under the Uninsured Patient Discount, UC San Diego Health shall limit the expected payment by an Uninsured Patient for medically necessary hospital and physician services, to an amount determined by UC San Diego Health to be within a range between the average discount from billed charges for all commercial fee-for-service managed care payers and the least discount extended to any managed care payer.

A. The Uninsured Patient Discount amount will be reviewed on an annual basis and is subject to change at any time without notice. For current discount rate information, see Attachment A.

FORMS:

None.

REFERENCES/RESOURCES/RELATED DOCUMENTS:

None.

ATTACHMENTS:

Attachment A: Current Uninsured Discount Rate Information as of July 2017

RELATED POLICIES:

UCSDHP [750.3](#), "Charity Care"

CONTACT(S):

Director, Admissions - Medical Center

System Director, Patient Revenue Cycle

Executive Director, Revenue Cycle Administration

APPROVALS:

UC San Diego Health Executive Governing Body (EGB) April 28, 2020

REVISION HISTORY:

ORIGINAL: August 22, 2017

**Current Uninsured Discount Rate Information
As of July 2017**

Pursuant to this Policy, individuals identified as Uninsured patients may receive a forty five percent (45%) discount for services qualifying as medical necessary. This discount will apply to the hospital fees charged by UC San Diego Health and qualifying physician fees of UC San Diego Medical Group.

The current discount amounts are reviewed on an annual basis and are subject to change at any time without notice.