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Credit and Collection Policy	

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I. Purpose

Kaweah Delta Health Care District (Kaweah Health) provides high quality health care services to our patients. It is the policy of Kaweah Health to bill patients and applicable third-party payers accurately, timely, and consistent with applicable laws and regulations, including without limitation California Health and Safety Code section 127400 *et seq.* Kaweah Health operates a non-profit hospital and, therefore, Kaweah Health must also comply with 26 U.S.C. § 501(r) and its implementing regulations, 26 C.F.R. § 1.501(r) *et seq.* This policy is intended to meet all such legal obligations.

II. Scope

The Credit and Collection Policy applies to all patients who receive services through any of the licensed hospital facilities operated by Kaweah Health. This policy also applies to any collection agency working on behalf of Kaweah Health, including entities to which Kaweah Health sells or refers a Patient's debt. Unless otherwise specified, this policy does not apply to physicians or other medical providers, including emergency room physicians (other than physician specialists on staff or with Kaweah Health hospital privileges who are called into the emergency department), anesthesiologists, radiologists, hospitalists, pathologists, etc., whose services are not included in a Kaweah Health bill.

This policy does not create an obligation for Kaweah Health to pay for such physicians' or other medical providers' services. In California, Health and Safety Code section 127450 *et seq.* requires an emergency physician who provides emergency services in a hospital to provide discounts to uninsured patients or patients with high medical costs who are at or below 350 percent of the federal poverty level.

III. Definitions

- A. **Collection Agency** is any entity engaged by Kaweah Health to pursue or collect payment from Patients.
- B. **Extraordinary Collection Actions (ECAs)** are any collection activities, as defined by the IRS, that healthcare organizations may take against an individual to obtain payment for care only after reasonable efforts have been made to determine whether the individual is eligible for financial assistance. ECAs include any of the following:

- i) Any action to obtain payment from a Patient that requires a legal or judicial process, including without limitation the filing of a lawsuit;
 - ii) Selling a Patient's debt to Kaweah Health to another party, including without limitation to a Collection Agency;
 - iii) Attaching or seizing a bank account or any other personal property¹;
 - iv) Causing a Patient's arrest or obtaining a writ of body attachment²;
 - v) Wage garnishment;
 - vi) Delay or denial of medically necessary care based on the existence of an outstanding balance for prior service(s); or
 - vii) Obtaining an order for examination.
- C. **Financial Assistance Application** means the information and documentation that a Patient submits to apply for financial assistance under Kaweah Health's Financial Assistance Policy. An application is complete after a Patient submits information and documentation sufficient for Kaweah Health to determine whether the individual is eligible for assistance. An application is incomplete if a Patient submits some, but not all, information and documentation needed to determine eligibility for assistance. Patients may submit required application information in writing and orally.
- D. **Financial Assistance** refers to Charity Care and Discounted Care, as those terms are defined in the Finance Assistance Policy.
- E. **Financial Assistance Policy (FAP)** is the Kaweah Health policy on Charity Care and Discounted Care Programs, which describes the Kaweah Health Financial Assistance Program. This includes the criteria Patients must meet in order to be eligible for financial assistance as well as the process by which Patients may apply for Financial Assistance.
- F. **Insured Patient** means an individual whose hospital bill is fully or partially eligible for payment by a third-party payer.
- G. **Patient** includes the individual who receives services at Kaweah Health. For purposes of this policy, Patient also includes any person financially responsible for their care, also referred to as Guarantor.
- H. **Reasonable Efforts to Determine Eligibility** are actions Kaweah Health must take to determine whether an individual is eligible for financial assistance under Kaweah Health's Financial Assistance Policy. These must include making a determination of presumptive eligibility as described in the FAP at Section III.A, and if the determination is less than Charity Care, providing adequate notice of an opportunity to apply for Charity Care and a reasonable period of time to do so.³ For submitted applications, these efforts must include a reasonable opportunity to correct an incomplete application and Reasonable Efforts to Notify.⁴

- I. **Reasonable Efforts to Notify** At a minimum, reasonable efforts include providing individuals with written and verbal notifications about the FAP and how to complete the FAP application, with reasonable opportunity to do so before initiating any ECA.⁵
- J. **Reasonable Payment Plan** means monthly payments that are not more than 10 percent of a Patient's family income for a month, excluding deductions for essential living expenses. "Essential living expenses" means expenses for any of the following: rent or house payment and maintenance, food and household supplies, utilities and telephone, clothing, medical and dental payments, insurance, school or child care, child or spousal support, transportation and auto expenses, including insurance, gas, and repairs, installment payments, laundry and cleaning, and other extraordinary expenses.
- K. **Reasonable Time** as used in this policy is a period of at least 30 days. That period may be extended for good cause. Situations that may merit an extension of time to act may include language access barriers, the need for disability accommodations, a Patient's or Patient's family member's continuing illness, or other obstacles specific to a Patient's circumstances.
- L. **Uninsured Patient or "Self-Pay Patient"** means a Patient who does not have third party insurance, Medi-Cal, or Medicare, and who does not have a compensable injury for purposes of workers' compensation, automobile insurance, or other insurance as determined and documented by Kaweah Health.

IV. Policies and Procedures

After Kaweah Health Patients have received services, it is the policy of Kaweah Health to bill Patients and applicable payers accurately. During the billing and collections process, Kaweah Health staff, and any collection agency working on behalf of Kaweah Health, provide quality customer service and follow-up, and all unpaid accounts are handled in accordance with this Policy and applicable laws and regulations.

A. Insurance Billing:

1. Obtaining Coverage Information: Kaweah Health makes reasonable efforts to obtain information from Patients about whether private or public health insurance or sponsorship may fully or partially cover the services rendered by Kaweah Health to the Patient. However, it is the Patient's responsibility to know their insurance benefits and coverage. With the exception of emergency care, all required referral(s) or authorizations must be secured prior to receiving services. If the Patient has questions regarding their financial responsibility or coverage of services at Kaweah Health, they can contact their insurance company in advance of services as appropriate.
2. Billing Third Party Payers: Kaweah Health shall diligently pursue all amounts due from third- party payers, including but not limited to contracted and non-contracted payers, indemnity payers, liability and auto insurers, and government program payers that may be financially responsible for a Patient's care. Kaweah Health bills all applicable third-party payers based on information provided by or verified by the Patient or their representative. Upon receiving proof of Qualified Medicare Beneficiary (QMB) or Medi- Cal eligibility (including but not limited to a copy of the Medi-Cal card or the Patient's date of birth and either a Medi-Cal ID number or Social Security number), Kaweah Health must bill exclusively to Medicare or Medi-Cal, and not the Patient, during periods of active QMB or Medi-Cal eligibility.⁶
3. Billing Medi-Cal Recipients: If the State Medi-Cal Eligibility System indicates a Patient with active Medi-Cal coverage also has other health coverage, and sufficient information is not available to bill that other health coverage, Kaweah Health will contact the patient in an attempt to get the necessary information. If the Patient indicates they do not in fact have other health coverage or cannot access necessary information, Kaweah Health will refer the Patient to their local Medi-Cal office or legal services office for further assistance. Except as authorized by law, KDHCD will not refer for collection an account with active Medi-Cal coverage at the time of service. This section shall not prevent Kaweah Health from billing a Medi-Cal patient for non-covered services, such as elective services, or from collecting the Medi-Cal Share of Cost after screening for eligibility for Financial Assistance.
4. Dispute Resolution with Third Party Payers: If a claim is denied or is not processed by a payer due to factors outside of Kaweah Health's control, Kaweah Health will follow up as appropriate to facilitate resolution of the claim. If resolution does not occur after reasonable follow-up efforts, Kaweah Health may bill the Patient or take other actions consistent with Kaweah Health's Financial Assistance Policy, current regulations, and industry standards. Balance billing Qualified Medicare Beneficiary (QMB) and Medi-Cal Patients for covered services is prohibited.

B. Patient Billing:

1. Billing Insured Patients: Kaweah Health bills Insured Patients for the Patient Responsibility amount as indicated in the third-party Explanation of Benefits (EOB) and as directed by the third-party payer.
2. Billing Uninsured or Self-Pay Patients: Kaweah Health bills Uninsured or Self-Pay Patients for items and services provided by Kaweah Health, using the amount Kaweah Health would receive for services under its contract with Blue Cross. All Patients receive a statement as part of Kaweah Health's normal billing process that is compliant with and subject to Kaweah Health's Financial Assistance Policy. If a Patient has no health insurance coverage, it is Kaweah Health's responsibility to provide a written notice to a Patient that they may be eligible for public or private insurance, and an application for Medi-Cal or other state- or county-funded health coverage programs, no later than discharge for admitted Patients and as soon as possible for Patients receiving emergency or outpatient care.⁷ Please refer to the Kaweah Health Financial Assistance Policy for more information.
3. Dispute Resolution with Patients/Guarantors: If a Patient/Guarantor disagrees with the account balance, the Patient/Guarantor may request the account balance be researched and verified prior to account assignment to a Collection Agency. The Patient/Guarantor may apply for Financial Assistance at any time. When a Patient/Guarantor has submitted an application for Financial Assistance, Kaweah Health will not assign an account to a Collection Agency before reaching a final eligibility determination. The referral of accounts for which an incomplete application for Financial Assistance has been received will be handled as outlined below.

C. Financial Assistance:

1. Kaweah Health notifies individuals that financial assistance is available to eligible individuals by doing the following:
 - a. Kaweah Health posts notices in a visible manner in locations where there is a high volume of inpatient or outpatient admitting/registration, such as the emergency department, billing office, admitting office, and hospital outpatient service settings, consistent with all applicable federal and state laws and regulations, and Kaweah Health's FAP.
 - b. Kaweah Health makes its FAP, applications for assistance, and the plain language summary of its FAP, as well as other important information about the availability of financial assistance, easily available on the Kaweah Health website.
 - c. Kaweah Health makes paper copies of its FAP, the application for assistance under the FAP, and the plain language summary of the FAP available upon request and without charge, both by mail and in public locations in the hospital facility, including, at a minimum, in the emergency department, admissions area, and billing department.

- d. Kaweah Health provides prominent Financial Assistance information on all Patient statements. The statement notifies and informs patients about the availability of financial assistance under the Kaweah Health FAP and includes the telephone number of the office or department which can provide information about the policy and application process, and the direct website address (or URL) where copies of this policy, the application form, and the plain language summary of this policy may be obtained. At the time of admission, discharge, and/or on at least one post-discharge written communication, Kaweah Health provides to every Patient a written, plain language summary of the Kaweah Health Financial Assistance Policy that contains information about the availability of Kaweah Health's Financial Assistance policy, eligibility criteria, and the contact information for a Kaweah Health employee or office where the Patient may apply for assistance or obtain further information about the policy.

D. Collection Practices:

1. Kaweah Health and its contracted Collection Agency(ies) undertake reasonable efforts to collect amounts due for services received by pursuing reimbursement from insurers and other sources. These efforts include assistance with applications for possible private and government program coverage. If any balance remains after payment by third-party payers, before considering any ECA, Kaweah Health will evaluate each Patient for Charity Care or Discounted Care consistent with its Financial Assistance Policy, for care received from Kaweah Health and incurred at any time during which the Patient was eligible for Financial Assistance under the FAP.
2. Kaweah Health pursues payment for debts owed for health care services provided by Kaweah Health according to Kaweah Health policies and procedures. All Kaweah Health procedures for assignment to collection/bad debt and application of a reasonable payment plan are applicable to all Kaweah Health Guarantors/Patients.⁸ Kaweah Health complies with relevant federal and state laws and regulations in the assignment of bad debt. Kaweah Health is entitled to pursue reimbursement from third-party liability settlements or other legally responsible parties.
3. Prior to engaging in any ECA, and after normal collection efforts have not produced regular payments of a reasonable amount and the Patient has not completed a Financial Assistance application, complied with requests for documentation, or is otherwise nonresponsive to the application process, Kaweah Health or any Collection Agency acting on its behalf shall make reasonable efforts to presumptively determine whether a Patient is eligible for Financial Assistance based on prior eligibility for Financial Assistance or the use of third party data.⁹
4. Patient accounts may be referred to a Collection Agency only when:
 - a. 180 or more days have passed since the first post-discharge billing

- statement was mailed to the Patient, or for billing statements that include any billing aggregation, at least 180 days have passed since the most recent episode of care¹⁰; and
- b. Kaweah Health is unaware of any pending appeals for insurance coverage of services¹¹; and
 - c. Kaweah Health has made attempts to collect payment using reasonable collection efforts, such as mailing billing statements or making telephone calls. Kaweah Health will mail four
(4) Guarantor statements after the date of discharge from outpatient or inpatient care, with a final 30-day notice appearing on the fourth Guarantor statement, warning the account may be placed with a collection agency, and alerting the Guarantor that at least 180 days have passed since the first post-discharge billing statement for the most recent episode of care included in any billing aggregation¹²; and
 - d. Kaweah Health has made reasonable efforts to presumptively determine whether a Patient is eligible for Financial Assistance based on prior eligibility for Financial Assistance or the use of third party data; and
 - e. Placement for collection has been approved by the Director of Revenue Cycle¹³.
5. ECAs, including placement of an account with a collection agency, may not commence until 30 days after the final notice has been sent¹⁴, and Kaweah Health has made reasonable efforts to determine whether the Patient is eligible for Financial Assistance.¹⁵
6. Accounts with a "Return Mail" status are eligible for collection assignment after good faith efforts have been documented and exhausted, including outbound phone calls and a reasonable search for a corrected address, and all other requirements of this section have been met.
7. Kaweah Health and any Collection Agency acting on its behalf will suspend ECAs when a completed Financial Assistance Application, including all required supporting documentation, is received and until such time as a determination regarding the Financial Assistance Application has been made. Prior to resuming collection efforts on accounts found ineligible for Charity Care, Kaweah Health will send the Patient: (i) written notification of the basis for the finding and the amount of assistance given if any, (ii) a billing statement showing any balance still owed by the Patient and the date payment is due, and (iii) if found eligible for only Discounted Care, instructions as to how the Patient may obtain information regarding the amounts generally billed (AGB) for their care. Collection efforts may then resume after the Patient has been given a reasonable time to pay the balance or enter into a reasonable payment plan.¹⁶
8. If any Patient account previously placed with a Collection Agency is subsequently found eligible for financial assistance, Kaweah Health and any Collection Agency acting on its behalf will pursue all reasonable measures to reverse prior collection efforts for debt that was

1) incurred for care received from Kaweah Health during the previous 8 months; or 2) incurred at any time at which the patient was eligible for Financial Assistance under this policy.

These reasonable measures include but are not limited to measures to vacate any judgment against the Patient, lift any levy or lien on the Patient's property, and remove from the Patient's credit report any adverse information previously reported to a consumer reporting agency or credit bureau.

9. If a Patient account previously placed with a Collection Agency is subsequently found eligible for Discounted Care with a remaining balance due, the account will be returned to Kaweah Health for payment or negotiation of an interest-free reasonable payment plan. The account will not be re-referred to any Collection Agency unless the Patient refuses to participate in a reasonable payment plan, or until a patient has failed to make payments under a reasonable payment plan for at least 90 days and Kaweah Health has made reasonable efforts to contact the patient by phone and in writing, giving notice that the extended payment plan may become inoperative.¹⁷
10. Kaweah Health and any Collection Agency acting on its behalf will suspend ECAs if an incomplete Financial Assistance Application is received and until a complete application has been submitted and a determination of eligibility is made, including resolution of any review or appeal of that determination,¹⁸ or the Patient has failed to respond to requests for additional information and/or documentation within a reasonable period of time to respond to such requests. If a Patient submits an incomplete application, a written notice will be sent to the Patient that (i) describes the missing information/documentation required for a complete application, and (ii) includes contact information for a Kaweah Health employee or office where the Patient may obtain further information about the policy and assistance in applying.¹⁹ Kaweah Health and any Collection Agency acting on its behalf must provide Patients with a reasonable timeframe (at least 30 days from notifying the Patient) to submit any missing information/documentation before resuming collection efforts.²⁰ If the Patient fails to provide the requested missing information/ documentation in a timely manner, Kaweah Health and any Collection Agency working on its behalf will make reasonable efforts to presumptively determine whether the Patient is eligible for Financial Assistance based on the information already provided, prior eligibility for Financial Assistance, or the use of third-party data.
11. Kaweah Health and any Collection Agency acting on its behalf does not base any FAP eligibility determination on any information obtained from Patients under duress or through the use of coercive practices, such as delaying or denying treatment until a Patient provides information.²¹
12. Kaweah Health and any Collection Agency acting on its behalf does not seek any Patient's waiver of their right to apply for Financial Assistance or to receive Financial Assistance application information.²²
13. Kaweah Health and any Collection Agency acting on its behalf does not use in collection activities any information obtained from a Patient during the eligibility process for Financial Assistance.²³ Nothing in this section prohibits the use of information obtained by Kaweah Health or Collection Agency independently of

the eligibility process for Financial Assistance.

14. Patient accounts at a Collection Agency may be recalled and returned to Kaweah Health at the discretion of Kaweah Health and/or according to state or federal laws and regulations. Kaweah Health may choose to work the accounts to resolution with the Guarantor/Patient or third party as needed or place the account with another Collection Agency in full compliance with these requirements. An account that has been placed with an outside collection agency can be considered for charity care at any time in accordance with Kaweah Health's charity care policy. When, during the collection process, a patient asserts they cannot afford to pay the debt, has failed to make previously agreed upon extended payments, or is otherwise identified by the collection agency as meeting Kaweah Health's charity care eligibility criteria, the collection agency will refer the account back to Kaweah Health to screen for charity care eligibility. Kaweah Health will undertake reasonable efforts to gather eligibility information from the patient. If, after such reasonable efforts, the patient fails or refuses to provide required information, the account will be referred to the collection agency.

E. Collection Agencies:

Kaweah Health may refer Patient accounts to a Collection Agency subject to the following conditions:

1. The Collection Agency has a written agreement with Kaweah Health which provides that the Collection Agency's performance of its functions shall adhere to the terms of Kaweah Health's Financial Assistance Policy, this Credit and Collection Policy, the Hospital Fair Pricing Act (Health and Safety Code sections 127400 *et seq.*), and 26 U.S.C. § 501(r) and its implementing regulations, 26 C.F.R. § 1.501(r) *et seq.*, including the definition of "reasonable payment plan."
2. The Collection Agency has processes in place to identify Patients who may qualify for Financial Assistance, communicate the availability and details of the Financial Assistance Policy to these Patients, and refer Patients who are seeking Financial Assistance back to Kaweah Health Patient Financial Services. The Collection Agency shall suspend ECAs during any period after a completed Financial Assistance Application is pending, or an incomplete application is received and Kaweah Health has sent the required information described in IV.D.7 of this policy.²⁵
3. All third-party payers have been properly billed, payment from a third-party payer is no longer pending, Kaweah Health is unaware of any pending insurance payment appeals, and the remaining debt is the financial responsibility of the Patient. A Collection Agency will not bill a Patient for any amount that a third-party payer is obligated to pay.
4. The Collection Agency sends every Patient a Notice of Rights, included as Attachment A, with each document sent indicating that the commencement of

collection activities may occur.²⁶

5. At least 180 days has passed since Kaweah Health sent the initial bill to the Patient on the account.
6. The Patient is not negotiating a reasonable payment plan, making payments under a reasonable payment plan as defined above, or making regular partial payments of a reasonable amount.²⁷

F. Judicial Collection Actions:

In those situations where an account has been assigned for collection and the Collection Agency has information showing that the Patient has an income greater than 600% of the federal poverty level and would not qualify for Discounted Care, but has failed or refused to pay for the medical services, or, if a Patient is approved for Discounted Care and has failed or refused to make payments under a reasonable payment plan, the Collection Agency may be permitted to take legal action to collect the unpaid balance under the following conditions:

1. The Collection Agency shall assess a Patient or guarantor's ability to pay by reviewing, at a minimum, a current credit report for the Patient, if available, and reliable sources of publicly available information for Patients with little or no credit history, or a third party electronic review of Patient information.
2. When the Collection Agency has determined that legal action is appropriate and criteria for Extraordinary Collection Actions have been met, the Agency will forward a written request to the Director of Revenue Cycle, who must approve it prior to any legal action. The request must contain relevant particulars of the account, including:
 - a. Documentation that the Collection Agency has complied with all applicable provisions of this policy, Kaweah Health's Financial Assistance Policy and all applicable laws and regulations; and
 - b. A copy of the Collection Agency's documentation that led it to believe the Patient or guarantor has an income greater than 600% of the federal poverty level and would not qualify for Charity Care or Discounted Care, or, that the Patient was approved for Discounted Care and has failed or refused to make payments under a reasonable payment plan.
3. In cases where no Financial Assistance application is received by Kaweah Health, one additional attempt to inform the patient of Kaweah Health's Financial Assistance Policy and the opportunity to apply for assistance will be made before legal action is initiated. In addition to sending the patient a final correspondence, an additional attempt to contact the patient by phone will be made. If the Patient asks to apply for assistance, an application will be sent and no ECAs will be initiated until the application is received and processed, or an additional 30 days have passed without a complete or incomplete application being received.

4. The Director of Revenue Cycle will authorize each individual legal action in writing, after verifying that Kaweah Health and/or the Collection Agency working on its behalf has made legally sufficient reasonable efforts to determine the individual is eligible for Financial Assistance. This authority cannot be delegated to any other person. A copy of the signed authorization for legal action will be maintained in the Patient account file.
5. In no case will the Collection Agency be allowed to file a legal action as a last resort to motivate a Patient to pay when the Collection Agency has no information as to the Patient's income relative to the federal poverty level and eligibility for financial assistance.
6. If subsequent to a judgment being entered against any Patient for any unpaid balance, Kaweah Health or any Collection Agency working on its behalf receives information indicating the Patient would qualify for financial assistance under Kaweah Health's FAP, or, if the judgment is for a balance outstanding after Discounted Care is approved and the Patient has refused to make payments under a reasonable payment plan, the following shall apply:
 - a. Neither Kaweah Health nor any assignee that is an affiliate or subsidiary of Kaweah Health shall not, in dealing with patients eligible under Kaweah Health's Financial Assistance or Credit and Collection Policies, use wage garnishments or liens on any real property as a means of collecting unpaid hospital bills.²⁸
 - b. A Collection Agency, debt buyer, or other assignee that is not a subsidiary or affiliate of the hospital shall not, in dealing with a Patient under Kaweah Health's charity policy or discount payment policies, use as a means of collecting unpaid hospital bills, any of the following:
 - i. A wage Garnishment, except by order of the court upon a noticed motion.
 - ii. Notice or conduct a sale of any real property owned, in part or complete by the Patient.
 - iii. Liens on any real property owned, in whole or in part by the Patient.

Citing:

¹ 26 C.F.R. § 1.501(r)-6(b)(iv)(C). ² 26 C.F.R. § 1.501(r)-6(b)(iv)(F). ³ 26 C.F.R. § 1.501(r)-6(c)(2). ⁴ 26 C.F.R. § 1.501(r)-6(c)(3). ⁵ 26 C.F.R. § 1.501(r)-6(c)(3)-(c)(4). ⁶ 42 U.S.C. § 1396a(n)(3)(B); Welf. & Inst. Code § 14019.4. ⁷ Cal. Health & Safety Code § 127420(b). ⁸ Cal. Health & Safety Code § 127425(b). ⁹ 26 C.F.R. § 1.501(r)-6(c)(2). ¹⁰ Cal. Health & Safety Code § 127426(a). ¹¹ Cal. Health & Safety Code § 127426(a). ¹² 26 C.F.R. § 1.501(r)-6(c)(4)(ii). ¹³ Cal. Health & Safety Code § 127425(a). ¹⁴ 26 C.F.R. § 1.501(r)-6(c)(4). ¹⁵ 26 C.F.R. § 1.501(r)-6(a). ¹⁶ 26 C.F.R. § 1.501(r)-6(c)(8)(ii). ¹⁷ Cal. Health & Safety Code § 127425(g). ¹⁸ See FAP, Section VII.B. (p. 10). ¹⁹ 26 C.F.R. § 1.501(r)-6(c)(5). ²⁰ 26 C.F.R. § 1.501(r)-6(c)(8)(ii). ²¹ 26 C.F.R. § 1.501(r)-6(c)(6)(ii). ²² 26 C.F.R. § 1.501(r)-6(c)(9). ²³ Cal. Health & Safety Code § 127405(e)(3). ²⁵ Cal. Health & Safety Code § 127425(d). ²⁶ Cal. Health & Safety Code § 127430. ²⁷ Cal. Health & Safety Code § 127425(e). ²⁸ Cal. Health & Safety Code § 127425(f)(1). ²⁹ Cal. Health & Safety Code § 127425(h)(1) and (2)(Amended 2024 effective January 1, 2025)

Credit and Collection Policy Attachment A

KAWEAH HEALTH NOTICE OF FINANCIAL RIGHTS

State and federal law requires hospitals to offer financial assistance to uninsured Patients and Patients with high medical debt who have low to moderate incomes. You may be eligible for free care or have your bill for medically necessary care reduced if you meet any of these criteria: (1) are receiving government benefits; (2) are uninsured; (3) have medical expenses in the past 12 months that exceed 10% of your Family income; (4) Your family's gross income (before deductions for taxes) must be less than 600% of the Federal Poverty Level for the calendar year. This information can be found at aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines; or (5) are in bankruptcy or have recently completed bankruptcy. To apply for financial assistance, you must request an application in one of the following ways:

- in person from the Acequia Lobby at the corner of Floral and Acequia, 305 West Acequia Avenue in Visalia, California 93291;
- over the phone by calling Patient Financial Services at (559) 470-0016 or (559) 624-4200 and selecting option 4; or
- by completing the online application at: KaweahHealth.org/charity

All patients have the right to apply for financial assistance under Kaweah Health's Financial Assistance policy which can be found by entering KaweahHealth.org/help-paying-your-bill in your internet browser.

Hospital Bill Compliant Program

The Hospital Bill Complaint Program is a state program, which reviews hospital decisions about whether you qualify for help paying your hospital bill. If you believe you were wrongly denied financial assistance, you may file a complaint with the Hospital Bill Complaint Program. Go to HospitalBillComplaintProgram.hcai.ca.gov for more information and to file a complaint.

Help Paying Your bill

There are free consumer advocacy organizations that will help you understand the billing and payment process, as well as information regarding Covered California and Medi-Cal presumptive eligibility. You may call the Health Consumer Alliance at 888-804-3536 or go to healthconsumer.org for more information.

If you would like to access Kaweah Health's online estimation tool for shoppable services please visit us at KaweahHealth.org/shoppable

ATTENTION

If you need help in your language, please call 559-470-0016 or visit us at the Kaweah Health Medical Center, located at 305 West Acequia Avenue, in Visalia, California 93291 near the corner of Floral and Acequia. Go to the front desk in the Acequia Lobby and ask to speak with someone in Patient Financial Services. Our office is open Monday through Thursday from 8:00 AM - 5:00 PM and Friday from 8:00 AM - 12:00 PM.

Aids and services such as documents in braille, large print, audio, and other accessible electronic formats are available for people with disabilities. These services are free.

Free credit counseling services may be available from local nonprofit agencies.

ClearPoint Credit Counselling: 800-750-2227 / www.clearpoint.org

4	\$16,500	\$198,000
5	\$19,340	\$232,080
6	\$21,180	\$266,160
7	\$25,020	\$300,240
8	\$27,860	\$334,320

You may be eligible for FREE care if your income is below these amounts for your family size* (200% FPL)

Family Size*	Monthly	Annual
1	\$2,660	\$31,920
2	\$3,607	\$43,280
3	\$4,553	\$54,640
4	\$5,500	\$66,000
5	\$6,447	\$77,360
6	\$7,939	\$88,720
7	\$8,340	\$100,080
8	\$9,287	\$111,440

***For households larger than eight persons, please call for income limits.**

State and federal law requires debt collectors to treat you fairly and prohibits debt collectors from making false statements or threats of violence, using obscene or profane language, and making improper communications with third parties, including your employer. Except under unusual circumstances, debt collectors may not contact you before 8:00 am or after 9:00 pm. In general, a debt collector may not give information about your debt to another person, other than your attorney or spouse. A debt collector may contact another person to confirm your location or to enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission by telephone at 1-877-FTC-HELP (1-877- 382-4357) or online at www.ftc.gov.

You may be eligible for a DISCOUNT on your hospital bill if your income is below these amounts for your family size* (600% FPL)

Family Size*	Monthly	Annual
1	\$7,980	\$95,760
2	\$10,820	\$126,840
3	\$13,660	\$163,920

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