Policy & Procedure	Subject: Charity Care & Discount Payment Policy	Accompanying Form: None
Note: This is an approved policy and cannot be altered without prior approval.	Scope: Administration	Page 1 of 3
	Issued: 11/2025	Approval : Roberta Consolver, CEO

I. PURPOSE

The purpose of this policy is to ensure that uninsured, underinsured, low-income patients and their families have access to medically necessary services regardless of their ability to pay. This policy outlines the criteria and procedures for determining eligibility for **Charity Care** or **Discounted Payments** in compliance with California Health & Safety Code §127400–§127446 and all applicable **HCAI reporting requirements**.

II. POLICY STATEMENT

HealthBridge Children's Hospital – Orange is committed to providing compassionate, family-centered pediatric care. Financial hardship will **not** prevent access to medically necessary services. Eligible patients may receive **full charity care** (no cost) or **discounted care** based on family income and financial need.

This policy applies to:

- All medically necessary inpatient, outpatient, and ancillary services.
- All patients regardless of immigration status, nationality, or religion.

This policy **does not** apply to:

- Cosmetic or elective services not deemed medically necessary.

III. DEFINITIONS

Medically Necessary Care: Services reasonable and necessary to diagnose or treat illness or injury.

Family Income: Total household income as defined by federal poverty guidelines (FPG).

Charity Care (Full Financial Assistance): A reduction of **100%** of patient responsibility.

Discounted Care: A reduction of **a portion** of the patient responsibility based on income level.

Presumptive Eligibility: Determination of eligibility based on documented indicators of financial need without requiring completion of the full application (e.g., homelessness, enrollment in income-based assistance programs).

IV. ELIGIBILITY

Eligibility is based on **family income relative to Federal Poverty Level (FPL):**

Family Income (FPL)	Patient Responsibility
Up to **200% FPL**	**100% Charity Care** (No patient responsibility)
201% – 350% FPL	**Sliding Scale Discount** (40–80% discount)

Family Income (FPL)	Patient Responsibility
351% – 400% FPL	**20% Discount**
Over 400% FPL	Standard billed charges: payment plans available

Presumptive Charity Eligibility is granted if the patient/family participates in any of the following:

- Medi-Cal (including Restricted Medi-Cal)
- California Children's Services (CCS)
- WIC, SNAP, CalFresh, CalWORKS, SSI, SSDI
- Homelessness or temporary shelter residency

V. APPLICATION PROCESS

1. Financial counselors will offer the **Charity/Discount Application**:
    - At admission
    - At discharge
    - During the billing process
2. Applications are available:
    - **In English and Spanish**
    - **Online**, by mail, and in person.
3. Required documentation may include:
    - Most recent W-2 or tax return
    - Proof of income (pay stubs, SSI, unemployment)
    - If unavailable, a written statement of hardship is acceptable.
4. The hospital will **not delay care** while awaiting documentation.
5. Determinations are made within **30 days** of receiving application.

VI. PAYMENT PLANS

Patients not eligible for charity or partial discount care may establish **interest-free payment plans**, with monthly payments not exceeding **10% of family income** after basic living expenses.

VII. COLLECTION PRACTICES

HealthBridge Children's Hospital **will not**:

- Engage in extraordinary collection activities (ECAs) before determining charity eligibility.
- Send accounts to collections until:
    - The patient has been notified **at least 3 times**, AND
    - The charity care application has been offered and considered.

No wage garnishments, lawsuits, or liens on personal residences will occur **unless** the patient has been determined able to pay and has refused reasonable payment arrangements.

VIII. COMMUNICATION & NOTICE REQUIREMENTS

We will:

- Post this policy in public areas (lobby, admissions, waiting rooms).
- Include a statement about charity care on all billing statements.
- Provide copies of this policy in **English and Spanish**.
- Submit annual charity care reporting as required by **HCAI**.

IX. RECORDKEEPING & HCAI REPORTING

The Finance Department will:

- Maintain documentation of financial assistance determinations.
- Report annual charity care and discount care data as required by **HCAI**.

X. POLICY REVIEW

This policy will be reviewed **annually** and updated as regulation requires.