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Owner **Johnna Mohun-Garvey: Director Patient Accounts**  
Area **Patient Accounts**  
Document Types **Policy**

## Uninsured Patient Discount Policy

### COVERAGE:

Uninsured individuals requesting patient discount.

### PURPOSE:

Consistent with its Mission, El Camino Hospital ("ECH" or "Hospital") strives to ensure that the financial capacity of people who need health care services does not prevent them from seeking or receiving care. This can be initiated by the patient or Patient Accounting staff.

### POLICY STATEMENT:

ECH is committed to providing access to healthcare for individuals without health insurance.

ECH's financial assistance programs are not substitutes for personal responsibility. Patients are expected to cooperate with ECH's procedures for obtaining financial assistance and to contribute to the cost of their care based on their ability to pay. In order to manage its resources responsibly and to allow ECH to provide the appropriate level of assistance to the greatest number of persons in need, the Board of Directors establishes these guidelines for the provision of uninsured discounts.

### DEFINITIONS:

For the purpose of this policy, the terms below are defined as follows:

**Eligible Services:** The following services are ineligible for discounts under this policy:

- Purchases from ECH retail operations, such as gift shops & cafeteria;
- Any products or services that are:

- Inconsistent with the symptom(s) or diagnosis and treatment of the condition, disease or injury
- Primarily for the convenience of the patient, the patient's family, the physician or other provider
- Not the most appropriate level of services that can safely be provided to the patient;
- Services which are programmatically bundled and discounted. Some examples of these bundled services include packages for Self-Pay Endometriosis and Maternity Services; and
- Physician Services that are not billed by Hospital.

Physician Services are not covered by this policy.

Excluding any services specifically listed as ineligible, hospital services provided and billed by ECH are eligible for ECH's uninsured patient discount policy.

**Uninsured:** The patient has no level of insurance or third party assistance to assist with meeting his/her health care payment obligations or has directed ECH to not submit a claim to his/her third-party insurance, as documented in patient's signature/agreement to Acknowledgement of Self-Pay Status form or another form of similar effect.

## UNINSURED DISCOUNTS:

### A. Uninsured Discounts

Patients who do not have third-party insurance and are not eligible for a government program will receive a published discount off ECH charges of 75% for Hospital/Facility billing.

A patient who directs ECH to not share health information to available commercial/private third-party insurance, e.g., who directs ECH to not submit a claim to such available third-party insurance, may receive an uninsured discount after executing an Acknowledgment of Self-Pay Status form or another form of similar effect.

Furthermore, the uninsured discount may be applied to billed charges that are deemed non-covered (not a covered benefit) by an insurance plan or policy or government program. However, this policy may not apply to patients with government benefits to the extent that such non-covered benefits have a direct or indirect relationship to services reimbursable by any government program

Additional uninsured discounts may be determined by ECH management. This uninsured discount policy is not for uninsured patients with a Family Income at or below 400% of the federal poverty level. Such patients will be eligible for charity care pursuant to the ECH policy entitled "Financial Assistance (Discounted Charity Care, Eligibility Procedures, Review Process)."

Amount written off of the patient account because of the Uninsured Patient Discount may not be classified as bad debt.

### B. **Changes in Insurance Status.** The eligibility for uninsured discounts shall be based on the patient's insured status at the time services are rendered, and shall give consideration to any

retroactive denial or granting of insurance. That is, if the patient is believed to be insured at the time services are rendered but is subsequently found to have been uninsured at that time, then the patient may be eligible for an uninsured discount. Similarly, if the patient is believed to be uninsured at the time services are rendered but is subsequently found to have been insured at that time and has not executed an Acknowledgment of Self-Pay Status form or another form of similar effect, then the patient is not eligible for an uninsured discount. An uninsured discount will be reversed in these situations.

Patients who decline to disclose his/her/their insurance status will be provided an uninsured discount until the hospital can establish whether the patient does have coverage.

*NOTE: Printed copies of this document are uncontrolled. In the case of a conflict between printed and electronic versions of this document, the electronic version prevails.*

## Approval Signatures

Step Description	Approver	Date
ePolicy Committee	Patrick Santos: Policy and Procedure Coordinator	04/2022
CFO	Carlos Bohorquez: CFO	03/2022
Senior Director, Revenue Cycle	Brian Fong: Sr Dir Revenue Cycle	03/2022
	Johnna Mohun-Garvey: Director Patient Accounts	03/2022

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