

SOUTHERN MARIN EMERGENCY MEDICAL PARAMEDIC SYSTEM

FINANCIAL HARDSHIP AND COMPASSIONATE CARE POLICY

A. Purpose. The purpose of the SMEMPS Financial Hardship and Compassionate Care Policy (Policy) is to establish procedures that govern the modification or waiver of emergency medical services (EMS) and ambulance transport charges based on current year Department of Health and Human Services (HHS) poverty guidelines and the guidelines set forth herein. This Policy is implemented in conjunction with the Ambulance Transport and Emergency Medical Services Billing, Collections, and Write-Off Policy to ensure fair and consistent financial assistance procedures. EMS and ambulance transport charges may be waived, reduced, or a subject to a payment plan based on this Policy and the requirements herein. Any such waivers, reductions, or payment plans are determined to be in the public interest.

B. Scope. As authorized pursuant to California Health and Safety Code section 13919, this Policy applies to all patients treated or transported by the Southern Marin Emergency Medical Paramedic System (SMEMPS). No patient shall ever be denied necessary EMS or ambulance transport services based on their inability to pay or lack of insurance. SMEMPS is committed to nondiscrimination. This Policy applies regardless of a person's sex, race, color, religion, ancestry, national origin, disability, medical condition, sexual orientation, language, or citizenship or immigration status.

C. Procedures and Decision.

1. Every effort consistent with the SMEMPS Ambulance Transport and Emergency Medical Services Billing and Collections Policy shall be made to collect payment from third-party payors including but not limited to federal, state, and local healthcare benefit programs, private insurance carriers, health maintenance organizations, and health service benefit plans.

2. Patients who are unable to pay their co-pay, deductible, or who are uninsured or otherwise unable to pay their EMS and ambulance transport bills, may request a financial hardship review of their EMS and ambulance transport charges pursuant to this Policy. Patients, or their designees, must complete the SMEMPS "Financial Hardship and Compassionate Care Waiver Application" (Application), which may be downloaded at SMEMPS.org or requested from the billing company for SMEMPS, Wittman Enterprises, by calling 1-800-906-6552. The Application and all supporting documentation shall be submitted to Wittman Enterprises. The Executive Officer shall then receive all information from Wittman Enterprises for review and shall make the final decision on the Application pursuant to this Policy.

3. When complete, the Application and supporting documentation shall be forwarded to the Executive Officer or designee for review and decision.

4. Review of the Application shall be pursuant to the Eligibility Guidelines set forth in this Policy. The Executive Officer or designee may waive all charges, reduce all charges, establish a payment plan, or deny the request. The decision shall be in writing. Decisions shall be

maintained pursuant to S MEMPS's record retention policy but in no event less than two (2) years. No collection activities will progress while an Application is under review. A decision shall be made within a reasonable time after receiving a completed Application. The decision shall be final.

5. Nothing herein shall create an entitlement to financial assistance.

D. Eligibility Guidelines.

1. Eligibility shall be primarily based on whether the patient qualifies as low-income with a gross family income at or below 300% of the Federal Poverty Level as established annually by HHS.

2. Additional circumstances may be considered on a case-by-case basis including, but not limited to, catastrophic financial hardship as a result of illness, injury, or otherwise, and homelessness.

3. If any insured patient requires EMS and/or ambulance transport care within a calendar year that exceeds their policy limits and no additional coverage is available, such cases shall be reviewed on an individual basis considering factors including, but not limited to, those listed herein, and other extenuating circumstances.