

Title: Financial Assistance- Orange City	Effective Approval Date: 12/28/2023
Dept/Initiator: DIRECTORS Scope: Finance:	Revision Approval Date: 06/21/2023
Approved By: Orange City Financial Assistance Committee	

Title: Providing Financial Assistance	Effective Approval Date: 04/01/03
Dept/Initiator: Clinical Services/Finance Scope: Finance/Billing	Revision Approval Date: 01/24/13, 05/19/17, 01/18/22, 06/21/23
Approved By: Dina Baas, Director of Financial Services	Approved By: Financial Assistance Committee

I. PURPOSE:

To provide a set of guidelines by which Orange City Area Health System is able to identify patients that may be eligible for financial assistance.

To evaluate, approve or deny financial assistance requests.

Recommend for approval or denial to reviewing committees and Executive Management the patients who are eligible for financial assistance.

To write off approved patient financial assistance requests.

To inform all patients and the public of the availability of financial assistance.

II. POLICY:

Financial assistance applicant shall not be denied financial assistance based on race, creed, sex, national origin, handicap or age.

Social Work Services and/or Business Office personnel will interview potential financial assistance recipients.

- Recommendations of potential financial assistance patients will be referred to and reviewed by a Financial Assistance Committee consisting of at least two senior managers.
- Financial assistance applicants will be asked to apply for other available resources for payment upon request of the Business Office.

- Financial assistance applicants will complete a financial statement, provide a copy of most recent tax return, and provide other financial or pertinent information.

The Financial Assistance Committee will review all submitted financial information and start the process to approve or deny these financial assistance requests.

The Financial Assistance Committee will prepare a report for the Director, Financial Services of all patient accounts recommended for financial assistance write-off.

- Emergency care and medically necessary care and services are included in financial assistance. A list of providers delivering emergency or medically necessary care is included at the end of this policy. The list is separated by providers covered under the policy ([Attachment A](#)) and those non-covered ([Attachment B](#))
- The following are excluded from financial assistance. This may include, but are not limited to elective/routine procedures, surgeries, Medical Clinic visits limited to 4 per calendar year, physical therapy beyond 20 visits in a calendar year, nursing home levels of care, self-administered drugs and supplies.

Approved financial assistance requests will be written off in the month they are approved.

The Financial Assistance Application must be filled out annually.

III. PROCEDURE:

Anyone knowing a patient requesting or needing financial assistance for hospital/clinic care should provide the patient with the financial assistance application or direct those requests to Social Work Services, the Business Office, or Patient Financial Counselors.

Social Work Services, Business Office or Patient Financial Counselors should interview patients requesting financial assistance upon receiving the application form if the information on the form is incomplete or unclear.

- Interviewing personnel will discuss all other financial resources available to the patient.
- Patient will be instructed to request financial assistance from other sources. (Example: Medicaid, SSI or County assistance).
- Financial assistance will not be granted to a patient until all other resources have been exhausted, applicant must provide proof of denial unless otherwise decided by the Financial Assistance Committee

Completed financial assistance requests will be forwarded to the Financial Assistance Committee.

Completed financial assistance requests should contain verification of income.

- All assets, liabilities, family size and income should be identified. Income alone will not be used to identify a person's eligibility for financial assistance. The size of a medical obligation can make anyone in need of financial assistance consideration.
 - Other guidelines that will be used for determining financial assistance consideration will be individual and/or family income and net worth, employment status or earning capacity, family size, other financial obligations, and frequency of healthcare services and other sources of payment for healthcare services rendered.
- The financial assistance application and account will be reviewed as to the status of other possible resources and whether applicant sought other means of assistance.

- Patient/guarantor may be denied financial assistance if they are not cooperative in seeking other financial assistance.
- The financial assistance application will be reviewed for other forms of government-assisted programs such as ADC, low-income housing, food stamps, energy assistance programs, etc.
 - If indication is made on the application that other government assisted programs are being utilized, this will be an indication that financial assistance may be needed.
- Questions or concerns regarding the financial assistance application will be asked of the patient/guarantor.
- Partial financial assistance will be considered when the patient expresses a desire to pay something but lacks the ability to pay for the entire obligation.
- If a financial assistance request shows high assets in excess of liabilities as a result of a home or farm property or equipment, a patient/guarantor will not be forced to sell the assets to pay off the Orange City Health System medical obligation. However, an application may be denied if the excess assets show that the family has sufficient resources to pay or borrow.
 - OCAHS will not engage in extraordinary collection actions before taking reasonable efforts to determine whether an individual who has an unpaid account is eligible for financial assistance.

After approval has been received from the Director, Financial Services, the patients’ accounts will be written off to financial assistance. A list of all financial assistance accounts approved for write-off will be made available to the Director, Financial Services.

The Financial Assistance Committee has the right to revoke any financial assistance application due to inappropriate use of the policy.

Granting full or partial financial assistance.

- A patient with a household income of 225% or less of the federal poverty level is eligible for full financial assistance. A patient with a household income between 226% and 375% of FPL is eligible for partial financial assistance on a sliding scale, as follows:

Annual Family Income	Minimum Discount
225% or less of FPL	100%
226% - 275%	75%
276%- 325%	50%
326-375%	25%
376% or above of FPL	0%

- For patients (or guarantors) who are deemed qualified for partial financial assistance, Orange City Area Health system will submit a bill to the patient or guarantor reflecting the discount for the partial financial assistance. In these cases, the amount accepted for payment for emergency or other medically necessary care will not exceed the amount OCAHS accepts as “payment in full” for the same services provided to patients who are insured by third party payers, including Medicare and all private health insurers. This constitutes the reduction of the outstanding balance to the Amount Generally Billed (AGB) as a maximum for any patient qualifying under Orange City Area Health System Financial Assistance Policy. A written notification by mail will be sent within 30 days of determination providing confirmation of assistance granted and

instructions on how to pay the remaining balance or establish an appropriate payment plan. The amounts generally billed to individuals is the same as the payment in full.

- The Amount Generally Billed for insured patients has two components: the amount required to be paid by the third party insurer plus the amount required to be paid by the patient.
- The Amount Generally Billed (AGB) discount is calculated using the Look-Back Method. The AGB is established by calculating the weighted average of discounts provided to Medicare and all private commercial health insurers. The AGB calculator is established every twelve months by analyzing the actual claims paid for the previous twelve months at the end of April. The current AGB discount amount is 25%. A patient account specialist is available at 712-737-5200 to assist with determining the amount of assistance.

The availability of financial assistance is communicated by the posting of signs at registration areas, Policy, summary and application available on the ohealthsystem.org website, written notification on patient billing statements, and informational materials made available to local social services agencies. In addition, staff and healthcare providers may mention the availability of financial assistance when discussing the bill over the telephone or in person.

**Attachment A****Providers Covered by Orange City Area Health System Financial Program****OCAHS Family Medicine Physicians**

Last Name	First Name	Title	Specialty
Clemens	James	MD	Family Medicine
Dreise	Taylor	DO	Family Medicine, Sports Medicine
Engbers	Jonathan	MD	Emergency Medicine
Faber	Tyler	DO	Family Medicine, Obstetrics
Fretham	Megan	DO	Pediatrics
Grossmann	Jonathan	MD	Family Medicine, Obstetrics
Hanson	Harrison	MD	Family Medicine, Obstetrics, Fertility
Kamstra	Lee	MD	Family Medicine
Millard	Nigel	DO	Family Medicine, Obstetrics
Moeller	Marie	MD	Family Medicine, Obstetrics
Muilenburg	Mark	MD	Sports Medicine
Pals	Cynthia	MD	Family Medicine
Schoenfelder	Allison	MD	Family Medicine, Obstetrics, Fertility
Turek	Mark	DO	Family Medicine, Obstetrics
Vander Stoep	Brandon	MD	Family Medicine
Weber	John C.	MD	Family Medicine

OCAHS Advanced Providers

Last Name	First Name	Title	Specialty
Altena	Glenda	APRN	Family Medicine
Chapman	Olivia	ARNP	Family Medicine
Dykstra	Kimberly	PA-C	Family Medicine
Fiddelke	Brooke	ARNP	Family Medicine
Maier	Leah	FNP	Family Medicine
Rozeboom	Samantha	DNP	Family Medicine
Sandbeck	Allison	APRN	Family Medicine
Schroeder	Kendra K.	ARNP	Wound Care
Schuller	Douglas	PA	Family Medicine
Simkins	Kimberly	ARNP	Wound Care
Van Gorp	Samantha	DNP	Family Medicine
Van Wyhe	Michelle	DNP	Family Medicine
Van Zandbergen	Robin	ARNP	Family Medicine
Weyen	Jenna	ARNP	Family Medicine

OCAHS Surgeons

Last Name	First Name	Title	Specialty
Locker	Daniel	MD	General Surgery
Locker	Steven	MD	General Surgery
Nykamp	Brent	MD	General Surgery

OCAHS Behavioral Health

Last Name	First Name	Title	Specialty
Donlin	Dee Jay	PhD	Psychology
Goslinga	Kimberly	ARNP	Behavioral Health

OCAHS Physical/Occupational Therapist

Last Name	First Name	Title	Specialty
Aalbers	Monica Joy	MPT/ATC	Physical Therapy
Adams	Nicholas	DPT	Physical Therapy
Blankers	Susan	DPT	Physical Therapy
Clemens	Sharla	PT	Physical Therapy
Foreman	Daniel W.	DPT	Physical Therapy
Groskreutz	Jonathan	DPT	Physical Therapy
Lundgren	Mary	PT	Physical Therapy
Meyer	Audrey Jane	PT	Physical Therapy
Pluim	Jason	DPT	Physical Therapy
Sexe	Courtney	SLP	Speech Therapy
Storm	Kelsey	OTRL	Occupational Therapy
Turek	Nancy	PT	Physical Therapy
Van Bruggen	Elizabeth	OTR	Occupational Therapy
Vander Stelt	Kristina	PT	Physical Therapy
Wernimont-Diehl	Stacy	OTR	Occupational Therapy
Zwart	Brad	PT	Physical Therapy

OCAHS Anesthesia/Pain Management

Last Name	First Name	Title	Specialty
Jeltema	James	MD	Anesthesia/Pain Management
McFarland	David	CRNA	Anesthesia
Schuur	Dustin	CRNA	Anesthesia

OCAHS Ophthalmology

Last Name	First Name	Title	Specialty
Vanden Bosch	Michael	MD	Ophthalmology

OCAHS Radiologist

Last Name	First Name	Title	Specialty
Abdul-Wahab	Muhammad	MD	Radiology
Allison	Scott	MD	Radiology
Beenson	Don	MD	Radiology
Bisesi	Mark	MD	Radiology
Briggs	Lawrence	MD	Radiology
Chang	Scott	MD	Radiology
Cho	Parina	MD	Radiology
Corson	Deborah	MD	Radiology
Creedman	Steven	MD	Radiology
Elsass	Kelcey	MD	Radiology
Garcia	Christopher	MD	Radiology
Guthmiller	Jameson	MD	Radiology
Haimes	Alison	MD	Radiology
Hamilton	Murray	MD	Radiology
Horner	Jospeh	DO	Radiology
Hughes	Jason	MD	Radiology

Jackson	John C.	MD	Radiology
Jan	Timothy	DO	Radiology
Kennedy	Keiron	MD	Radiology
Klein	Jerome	MD	Radiology
Kujak	Jennifer	MD	Radiology
Kulkarni	Kedar	MD	Radiology
Lozano	Kay	MD	Radiology
Malik	Dawood	MD	Radiology
Meis	David	MD	Radiology
More	Snehal	MD	Radiology
Mulloy	John	MD	Radiology
Murray Jr.	Robert R.	MD	Radiology
Neher	Timothy	MD	Radiology
Nicell	Donald	MD	Radiology
Novick	Michael	MD	Radiology
Pruett	Wesley	MD	Radiology
Rickman	Christopher	MD	Radiology
Roberts	Catherine	MD	Radiology
Segel	Kenneth	MD	Radiology
Shkurovich	Sergey	MD	Radiology
Siddalinggappa	Archana	MD	Radiology
Smetko	Matthew	DO	Radiology
Sullivan	Scott	MD	Radiology
Sussman	Arlene	MD	Radiology
Wensel	Jeffrey	MD	Radiology
Wike	Laura	MD	Radiology
Wilson	Richard	MD	Radiology

**Attachment B****Providers NOT Covered by Orange City Area Health System Financial Program**

Last Name	First Name	Suffix	Specialty
Abu Sitta	Emad	MD	Infectious Disease
Amin	Nessim	MD	Psychiatry & Neurology
Anderson	Brittany	NP-C	Orthopaedic Surgery
Andres	Joan	LMFT	Mental Health
Ayers	Brittany	PA	General Surgery
Bacon	Ross N.	MD	Pulmonary Medicine
Bailey	Rebecca	CADC	Drug and Alcohol Counseling
Barness	Bryan	MD	Radiology
Bean Jr.	David	MD	Radiology
Bennet	Bruce	MD	Burn Specialist
Berens	Ann	CRNA	Anesthesia
Berg	Aaron D.	MD	Radiology
Berger III	Paul	DO	Internal Medicine
Berglin	Carmel	PA-C	Orthopedics
Bertels	Brooklyn	DO	Emergency Medicine
Birkley	Dwight	PA-C	Otolaryngology
Bisgard	Betty	CRNA	Anesthesia
Bissell	Benjamin	MD	Orthopedics
Brandys	Dana	DO	Nephrology
Breiner	Julie	MD	Pathology
Brend	Sarah	PA	Urology
Bruscher	Kyle	CNP	Cardiology
Bunkers	Geri	CRNA	Anesthesia
Carlisle	Christopher	MD	Emergency Medicine
Carreau	Joseph	MD	Orthopedics
Casper-McLay	Heather	CNP	Oncology
Charbonneau	Holli	MD	Emergency Medicine
Christensen	Jon C.	DO	Emergency Medicine
Colwell	Rick	DO	Emergency Medicine
Czarnecki	Edward	MD	Radiology
Dahlquist	Mark	CRNA	Anesthesia
Daniels III	David	MD	Urology
Dean	Jeffrey	DDS	Oral Surgery
Delaney-Nelson	Kelly	MD	Rheumatology
DeWaard	Chelsea	DNP	Nephrology
Donahue	Carol A.	DPM	Podiatry

Dowling	Nicholas M.	DO	Emergency Medicine
Dries	David	MD	Emergency Medicine
Dubois	Janet	MD	Radiology
Duffek	Susan	MD	Radiology
Dykstra	Kimberly	PA-C	Family Medicine
Ellis	David	MD	Radiology
Elshami	Ashraf	MD	Pulmonary Medicine
Erie	Andrew	MD	Radiology
Espelund	Joshua	MD	Otolaryngology
Espland	Justin	DO	Emergency Medicine
Famestad	Gary	MD	Radiology
Ferrabolli	Ye Jung	MD	Emergency Medicine
Fetzer	Daniel	MD	Radiology
Fischer	Christopher	MD	Nuclear Medicine
Flohr	Charles	MD	Radiology
Floyd	Joshua B.	DO	Diagnostic Radiology
Forbeck	Lisa	MD	Emergency Medicine
Free	Thomas	DO	Radiology
Friessen	Nichole	PA	Orthopedics
Gacke	Christopher	CNP	Cardiology
Garcia	Willy	NP-C	Dermatology
Garcia	Wilmar A.	NP	Dermatology
Gjoni	Brandi L.	CNP	Cardiology
Gravenish	Jennifer	ARNP/PMHNP	Psychiatric Mental Health
Gupta	Sandeep	MD	Pulmonary Medicine
Gustafson	Blake	MD	Emergency Medicine
Haan	Ronald	CRNA	Anesthesia
Halbritter	Susan	CNP	Hematology & Oncology
Halbritter	Susan	APRN-CNP	Hematology & Oncology
Hamanaka	Kenji	MD	Emergency Medicine
Harms	Robert	MD	Emergency Medicine
Hay	Danielle	DO	Obstetrics & Gynecology
Hayes	Matthew	MD	Radiology
Hayes	Meredith	MD	Radiology
Heathe	Merrill	MD	Emergency Medicine
Hedge	Holly	CNP	Infectious Disease
Heide (Plasier)	Aimee	CRNA	Anesthesia
Hektoen	Paige	PMHNP	Psychiatric Mental Health
Hogan	Mallory	CNP	Cardiology
Hoogeveen	Kaitlin J.	DDS	Pediatric Dental Surgery
Hoover	Susan E.	MD	Infectious Disease
Hurtig	Kim	CRNA	Anesthesia
Jacobs	Shauna	CNP	Family Medicine
Jader	Lindsey	DO	Radiology
Jerke	Kerry R.	CNP	Nephrology

Johannessen	Kristen	DO	Emergency Medicine
Johansen	Christopher	MD	Radiology
Joiner	Jeffrey	DDS	General Dentistry
Jongewaard	William R.	MD	Surgery
Jorgenson	Peter	PMHNP-BC	Psychiatric Mental Health
Kadinger	Blake	CNP	Cardiology
Kelly	Patrick W.	MD	Vascular Surgery
Kensinger	Daniel	MD	Orthopedics
Kim	Jae	MD	Intervention Neurology
Korver	Kurtis	MD	Otolaryngology
Krause	David	MD	Radiology
Kuehner	Katheryn	DO	Psychiatric Mental Health
Kuwahara	Raymond	MD	Dermatology
Lacey	Alexandra	MD	Brun Specialist
LaFavor	Kathleen	DO	Obstetrics & Gynecology
Lapka	Beth	MD	Emergency Medicine
Lee	Mary Jo	OT	Occupational Therapy
Liudahl	Kevin Jay	MD	Orthopedics
Locker	Josh	MD	Orthopedics
Luckett	Alesha	NP	Psychiatric Mental Health
Manon-Matos	Yorell	MD	Hand Surgery
Marquez	Rosa	PA-C	Rheumatology
McCollister	Keith	MD	Radiology
McGill	Reed	PA	Orthopedics
McNaughton	Laura	MD	Plastic Surgery
McSherry	Marc	MD	Emergency Medicine
Metzger	Kristi	CNP	Cardiology
Miotke	Sam	MD	Emergency Medicine
Moss	Derrick	PA-C	Orthopedics
Mouw	Nicholas J.	MD	Surgery
Mowlazadeh	Behzad	MD	Oncology
Niemann	Kimberly C.	CNP	Hematology & Oncology
Noll	Bryce W.	MD	Pathology
Norby	Clinton	DDS	Oral Surgery
Oelke	Sara M.	DPM	Podiatry
Peacock	Jon A.	MD	Cardiology
Peck	Shannon R.	MD	Radiology
Phillips	Nathan	DDS	Oral Surgery
Polzin	Abigail L.	MD	Emergency Medicine
Preister	Stephanie A.	CNP	Cardiology
Prescott-Focht	Julia A.	DO	Radiology
Quesenberry	James T.	MD	Pathology
Raak	Sarah L.	DC	Chiropractic
Rao	Radha	MD	Oncology
Redstone	Ashton T.	PAC	Orthopedics

Reinschmidt	John P.	MD	Radiology
Ricker	Jaren	MD	Surgery
Rodel	Rachel	MD	Maternal Fetal Medicine
Roesler	Donald	CRNA	Anesthesia
Ryan	Joshua	MD	Nuclear Medicine
Sachau	Lukas	PA	Urology
Samuelson, IV	William O.	MD	Orthopaedic Surgery
Sandhu	Divyajot S.	MD	Intervention Neurology
Sanford	Amy N.	MD	Hematology & Oncology
Sargent	Markie	PMHNP	Psychiatric Mental Health
Scallon	Mark	DDS	General Dentistry
Scott	Jennifer	FNP	Family Medicine
Sengos	Joni M.	CNP	Vascular Surgery
Sharaf	Mohmoud	MD	Cardiology
Sheridan	Jamie	MD	Emergency Medicine
Sivertson	Ryan	MD	Emergency Medicine
Smith	Vanessa	PA	Orthopedics
Snyders	Travis	MD	Hematology & Oncology
Sorenson	Ashley A.	FNP	Cardiology
Springer	David J.	MD	Emergency Medicine
Stange	Randall	DC	Chiropractic
Stanton	Christopher M.	MD	Cardiology
Steffen	Kelly	DO	Cardiology
Steinke	Jay F.	CRNA	Anesthesia
Steussy	Bryan	MD	Pathology
Stofferan	Ethan Roth	PAC	Orthopedics
Stoutamire	Barney	MD	Radiology
Swanson	David	MD	Radiology
Talley	Melinda	MD	Radiology
Trainor	Arleigh	MD	Emergency Medicine
Uken	Patsy A.	MD	Radiology
Van Demark Jr.	Robert E.	MD	Orthopedics
Van Peurse	Katlin J.	OT	Occupational Therapy
Van Voorst	Amber	CRNA	Anesthesia
Vanden Bosch	Michael	MD	Ophthalmology
Vander Weerd	Cristin	PA-C	Orthopedics
Wagner	David	MD	Otolaryngology
Wender	Donald	MD	Hematology & Oncology
Williams	Jamie	MD	Radiology
Wynia	Deon	LPC	
Xiyan	Yi	MD	Psychiatry & Neurology
Yeager	Terry	MD	Radiology
Zylstra	Aaron	MD	Pediatrics