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AAG Health

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Document Owner:	Jane Smith, VP Revenue Cycle
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FINANCIAL ASSISTANCE POLICY

1. PURPOSE

AAG Health is committed to providing high-quality public health care services. AAG Health strives to ensure that the financial situation of people who need health care services does not prevent them from seeking or receiving care. Our mission is to heal, comfort, and promote health in the communities we serve.

In accordance with the Affordable Care Act (ACA), any patient eligible for financial assistance under AAG Health's financial assistance policy will not be charged more for emergency or medically necessary care than the amount generally billed to insured patients. All patients who qualify for financial assistance through AAG Health and under this policy will not incur charges for medically necessary care during the timeframe for which their assistance is granted.

2. POLICY

AAG Health is a valued community resource; therefore, we will extend financial assistance to qualifying patients based on the criteria in this policy.

2.1 Eligibility Criteria and Determination for Financial Assistance

Uninsured patients who are current residents of the state of Texas and have a household income at or below 200% of the [Federal Poverty Level Guidelines](#) may be awarded financial assistance (a 100% charity discount).

The granting of financial assistance shall be based on an individualized determination of financial need and shall not consider age, gender, race, ethnicity, socio-economic status, sexual orientation, or religious affiliation.

All applicants must provide proof of household income and Texas residency with their application. Applications must be received within 200 days from receipt of their first statement.

Applications may be obtained:

1. Online at www.aaghealth.org/financial-assistance

2. Onsite at the registration area in all AAG Health facilities
3. By calling the Customer Service Desk at 888-444-6666
4. By requesting a copy via U.S. mail at the following address:

Customer Service – Financial Assistance
AAG Health
1234 Ferry Road
Building 1, First Floor
Anywhere, TX 7XXXX

Appeals, complaints, and requests for assistance should also be addressed to the contact information provided above.

2.2 Communication of the Financial Assistance Program to Patient and within the Community

Notification of the AAG Health Financial Assistance Program shall be made available through posted notices in the Emergency Care Center, registration areas, clinics, other outpatient settings, and on the AAG Health website. In addition, written notice shall be provided to potentially eligible patients during the registration process, or as soon as possible after that, and during the billing process.

This information shall be provided in English and Spanish and translated for patients/guarantors who speak other languages. Any member of AAG Health staff or Medical Staff may refer patients or guarantors to the AAG Health Financial Assistance Program.

AAG Health's full financial assistance policy is available on AAGHealth.org, in brochures (a summarized version) available in the registration and lobby areas of AAG Health facilities, and in other places within the communities served by AAG.

2.3 Collection Practices and Policies

AAG Health shall not utilize wage garnishments, liens on a patient's primary residence, or body attachments in its collection activities. AAG Health shall use only those outside or third-party collection agencies that agree to comply with applicable state and federal laws, AAG Health policies, and AAG Health debt collection standards and practices, including AAG Health's definition and application of a reasonable payment plan.

3. DEFINITIONS

Bad debt--Bad debt results from a patient balance that has remained unpaid following reasonable internal collection efforts consistent with this policy and AAG Health's Billing and Collections Policy.

Charity care--Healthcare services, including behavioral health services, vaccine services, public health services, and other preventative services provided without expectation of reimbursement to uninsured patients who meet the AAG Health charity care policy requirements. Charity care does not include bad debt, courtesy allowances, or discounts given to patients who do not meet the provider's charity-care policy or financial assistance policy.

Eligibility criteria--The financial criteria shall include income levels indexed to the federal poverty guidelines. These criteria do not set the income level for financial assistance lower than that required by Texas counties under Section 61.023 of the Indigent Health Care & Treatment Act or; in the case of the Financially Indigent, more than 200 percent of the federal poverty guidelines. The federal poverty guidelines are published in the Federal Register in February of each year. For this financial assistance policy, these guidelines will become effective the first day of the month following the month of publication. The guidelines published by the Texas Department of Health Services are found on their website.

Emergency care--Care provided by a hospital for emergency conditions of sufficient severity such that in the absence of immediate medical attention, the condition could result in serious impairment to bodily function, serious dysfunction of any bodily organ or part, or serious jeopardy to the health of the patient (or unborn child if the patient is pregnant).

Public health services--Services designed to protect and promote the general population's health and to prevent higher-cost interventions such as hospitalizations. These services include but are not limited to tuberculosis identification, diagnosis, and treatment; sexually transmitted disease identification, diagnosis, and treatment; immunization (clinical services and administration); dental care; and chronic disease screening, monitoring, and self-management.

Uninsured patient--An individual who has no health insurance or other source of third-party coverage for the services provided. The term includes an individual enrolled in Medicaid who received services that do not meet the definition of "medical assistance" in the Social Security Act Section 1905(a).

4. REGULATORY REQUIREMENTS

All applicable local, state, and federal regulatory requirements were considered in the development of the policy.

5. PARTICIPATING PROVIDERS

A directory of entities that are included or honor AAG Health's Financial Assistance Policy is available online at the link below. This directory will be updated bi-annually.

Provider List