

# Duke University Health System DUHS Financial Assistance Policy Summary Effective: July 2016

## Purpose

Duke University Health System (“DUHS”) maintains a policy to provide uncompensated medical services either free of charge or on a discounted basis to those patients who demonstrate an inability to pay.

## Summary

- Services that qualify for financial assistance or financial hardship are limited to:
  - **Medically Necessary Services** that in the absence of immediate medical attention, could reasonably be expected to result in a) placing the health of the individual (or with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy, b) serious impairment to bodily functions, or c) serious dysfunction of any bodily organ or part.
- Patients must meet certain financial criteria to be determined **eligible** for financial assistance. The financial criteria for eligibility is:
  - Household income equal to or less than 300% of the federal poverty guidelines determined by household size and based on the adjusted gross income of the family for the current or prior year.
- To be eligible for a Financial Assistance Adjustment, the patient is expected to have applied for and complied with all processes related to seeking assistance from other insurers and/or programs (including all potentially applicable governmental programs) as requested by DUHS. Patients that are noncompliant or uncooperative in attempting to obtain other assistance may be denied Financial Assistance Adjustments.
- Patients that are determined to be ineligible for financial assistance may still be eligible for discount in their outstanding balances that would be equivalent to 15% of the patient’s household adjusted gross income for the year.
- Eligibility is applicable to all DUHS entities for a period of one year. The Private Diagnostic Clinic, PLLC (PDC) has no prescribed financial assistance policies, but as an accommodation and courtesy to PDC patients, the PDC has elected to follow the financial assistance determinations made by DUHS under this policy. Durham Emergency Physicians, PA has a separate financial assistance policy but has elected to follow the financial assistance determinations made by DUHS under this policy.
- A financial assistance adjustment will be applied when the patient has been determined eligible via the application process and the service rendered is a qualifying service. When a patient is approved for financial assistance, adjustments will be processed for any open, active or bad debt balance that is patient responsibility.
- Once eligibility has been determined, patients will not be charged more for emergency or other medically necessary care than amounts generally billed to patients that have insurance covering such care. DUHS uses the look-back method to calculate amounts generally billed.

Transplant, experimental and elective services are specifically excluded from this policy.

## HOW TO APPLY

- Financial Assistance applications can be obtained at [www.dukehealth.org](http://www.dukehealth.org), by calling customer service at 919-620-4555 or 800-782-6945 or by contacting any DUHS patient registration locations.

In addition, copies of the full Duke University Health System Financial Assistance policy and Financial Assistance Application are available free of charge upon request by writing to the Self Pay Collections Department at 5213 South Alston Ave, Durham, NC 27713.

- To apply for financial assistance, a complete DUHS Financial Assistance application is required. A complete DUHS Financial Assistance application is inclusive of, but not limited to, disclosure of household income, assets, resources; and supporting documents (e.g. current year tax forms, pay stubs).
- Complete DUHS Financial Assistance applications should be submitted to PRMO Self Pay Collections at 5213 South Alston Ave, Durham, NC 27713 for review and determination of eligibility. The percentage of the financial assistance adjustment is determined by PRMO Self Pay Collections using a sliding scale based on income and family size. Once a determination has been made, the self pay department will send a determination letter to the patient. Determinations are normally completed within 4 – 6 weeks after receipt.
- The full DUHS Financial Assistance Policy, DUHS Financial Assistance Policy Summary and DUHS Financial Assistance Application are available in Spanish and are available electronically or in paper form.