



Duke University Health System

DUHS Financial Assistance Policy Summary

Effective: October 2021

Purpose

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

Summary

- Services that qualify for Financial Assistance are limited to:
 - **Medically Necessary Services** are health care 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:
 - Annual household income equal to or less than 300% of the federal poverty income guidelines determined by household size and based on the household income of the family for the current or prior year.
- To be eligible for Financial Assistance, 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.
- Patients that are determined to be ineligible for Financial Assistance may still be eligible for a discount if their patient liability exceeds 15% of their current year or prior year annual household income.
- Eligibility is applicable to all DUHS entities for a period of six months.
- 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.

- Other types of patients who may be approved for financial assistance adjustments include:
 - Deceased patients with limited-value estates
 - Patients with collection balances who are in verified Chapter 7 or Chapter 13 bankruptcy
 - Project Access patients
 - Patients approved for treatment at Southern High School
 - Patients who express an inability to pay for outpatient prescription medications from Duke's retail pharmacy
- 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. In addition, all non-ED services provided to patients with OON (Out of Network) insurance plans are excluded from this policy.
- 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.