

FINANCIAL ASSISTANCE POLICY

COASTAL PLAINS COMMUNITY CENTER

Origination Date: 9/20/2022

Effective Date: 10/1/2022

PURPOSE

Coastal Plains Community Center (CPCC) is committed to providing quality behavioral health services and we strive to ensure that the financial situation of individuals who need our services does not prevent them from seeking or receiving care.

In accordance with our mission to enhance personal growth in our community, CPCC provides financial assistance or charity care to individuals and their families who are low income, uninsured, underinsured, not currently participating in government health care programs and who are otherwise unable to pay some or all of the bills related to participation in behavioral health services.

DEFINITIONS

For the purpose of this policy, the terms below are defined as follows:

Charity Care: Healthcare services that have been or will be provided but are never expected to result in cash inflows. Charity care results from CPCC's policy to provide healthcare services free or at a discount to clients who meet the established criteria.

Family: Using the Census Bureau definition, a group of two or more people who reside together and are related by birth, marriage or adoptions. According to Internal Revenue Service rules, if the individual claims someone as a dependent on their income tax return, they may be considered a dependent for the provision of financial assistance.

Federal Poverty Level: The applicable household income thresholds established periodically in the Federal Register by the U.S. Department of Health and Human Services under the authority of 42 U.S.C.~ 9902(2).

Underinsured: The individual has some level of insurance or third-party assistance but still has out of pocket expenses that exceed his or her financial abilities.

Uninsured: The individual has no level of insurance or third-party assistance to assist with meeting his or her payment obligations.

POLICY

All individuals, including low-income, uninsured and underinsured, will be treated fairly and with respect before, during and after service delivery regardless of their ability to pay. 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.

Eligibility Criteria. The Financial Assistance Program at CPCC provides discounted or charity care to eligible individuals for behavioral health services based on income as defined by the Federal Poverty Level Guidelines. CPCC may also use public information, credit scores and existing debt to decide if you are eligible for help.

Individuals are not eligible for financial assistance if they:

1. Have third-party insurance
2. Are eligible for another third-party program such as Medicaid or County Indigent Health programs
3. Are not Texas residents

Eligibility Determination. CPCC staff will work with individuals or guarantors to determine eligibility for governmental program assistance. Eligibility Specialists knowledgeable in government sponsored health programs such as Medicare, Medicaid and other state or county funded health programs will be available to help determine eligibility and complete the application process.

An individual or guarantor who requests a discounted payment, charity care or other assistance in meeting their financial obligation to CPCC shall make every reasonable effort to provide CPCC with income and health benefits coverage documentation. If the individual requesting charity care or a discounted payment fails to provide reasonable and necessary information for a determination of eligibility, the application will be deemed incomplete and will not be considered.

Community Notification. Information about CPCC's Financial Assistance Program shall be made available through posted notices in our Administrative headquarters, all clinic locations and on the CPCC website. In addition, written notice shall be provided to potentially eligible individuals 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 individuals or guarantors who speak other languages.

Collection Practices. CPCC develops policies and procedures for internal and external collection practices (including actions CPCC may take in the event of non-payment, including collections action and reporting to credit agencies) that consider the extent to which an individual qualifies

for charity care, an individual's good faith effort to apply for charity care and an individual's good faith effort to comply with his or her payment agreements with CPCC.

For individuals who qualify for charity care and who are cooperating in good faith to resolve their discounted bills, CPCC may offer extended payment plans, will not send unpaid bills to outside collections agencies and will cease all collection efforts. CPCC will not impose extraordinary collections actions such as wage garnishments, liens on primary residences or other legal actions for any individual without first making reasonable efforts to determine whether that individual is eligible for charity care under this financial assistance policy.


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

Policy Authority: For claims, appeals and requests for assistance, contact the CPCC Authority Department by:

1. Calling 361-777-3991, Monday through Friday, 8:00 a.m. to 5:00 p.m.; or
2. Mailing a written request to:
CPCC Authority Department
200 Marriott Dr.
Portland, TX 78374

Participating Providers: Entities that are included in or honor CPCC's Financial Assistance Policy are available online at the link below.

<https://coastalplainsctr.org>



Board Chair

09-20-2022
Date



Chief Executive Officer

9-20-2022
Date



Medical Director

9/20/2022
Date