

Advocate Values, Stronger than Ever: The simple facts on our charity care program

Financial assistance is available to patients earning up to 400 percent of the federal poverty level.

Advocate provided nearly \$220 million in uncompensated care and community benefit programs and services in 2003.

Hospitals are allowed to offer discounts to individuals once financial need has been established. Advocate has a program to assist uninsured patients provided they document a financial hardship.

Financial need is calculated using the federal poverty level index. Advocate has taken a major leadership role in addressing the national issue of uninsured and underinsured patients through its charity care program. In 2003, Advocate revised its guidelines to make

more patients eligible for consideration and provide patients facing financial hardship more flexibility in paying their bills.

The new guidelines grant charity care eligibility consideration to those with incomes up to 400 percent of the federal poverty level, or \$74,500* for a family of four. Patients meeting the financial threshold are eligible for discounts of 50 to 100 percent. Under the new guidelines, collection agencies cannot place liens on a primary residence that is a patient's sole real asset. Furthermore, Advocate will not pursue legal action against a person who is found to be unemployed.

In 2003, Advocate provided nearly \$220 million in uncompensated care and community benefits

programs and services, making it the Chicago area leader in providing assistance to those who need it.

“Last April, Advocate Health Care, the Chicago area’s largest provider of medical care, adopted charity care guidelines offering discounts to patients who can document income of up to four times the federal poverty level or \$73,600** for a family of four (discounts at the highest income level could reach 50 percent). That’s a generous policy, extending some discounts to those who have up to twice the personal income the previous Advocate policy allowed.”

Chicago Tribune editorial
January 10, 2004

* Based on 2004 federal poverty index

** Based on 2003 federal poverty index

Changes Made to Improve Billing and Collection Practices

Advocate Health Care is a leader in providing quality and compassionate care for the uninsured and underinsured. Since its creation in 1995, Advocate has provided more than \$1 billion dollars in uncompensated care to patients facing financial difficulties. Changes were made in Advocate's billing and collection practices to better address the needs of patients and to fulfill our mission.

What Advocate Will Do to Help Uninsured Patients with Their Bills

Patients will be provided with access to a financial counselor who can help determine if they qualify for Advocate's own financial assistance program. This program can help uninsured or underinsured patients earning up to 400 percent of the federal poverty level with 50 to 100 percent of their bills.

- Advocate will help patients determine if they are eligible for other financial assistance programs
- Advocate will treat all patients with dignity and respect regardless of their ability to pay
- Advocate will provide patients with a financial counselor who can speak their language or arrange to translate information on their behalf
- Patients will have 24-hour access to their account information through an automated telephone system listed on their bill
- Patients will receive regular, easy-to-read statements showing the most current balance due from the patient
- Advocate will not file a lawsuit against patients who are unemployed
- Advocate will not place a lien against a patient's primary residence when it is their sole real asset

Our Nation's Imperfect Health Care System

Our nation's health care system is far from perfect. Currently, more than 43 million Americans lack health insurance. Eight in ten of the uninsured come from working families but do not obtain coverage in the workplace. Low-wage workers are particularly disadvantaged — they are less likely to be offered coverage through the workplace and are unable to afford coverage on their own. The recent economic downturn has placed health insurance coverage for working families in jeopardy.

Health insurance matters for the millions of Americans who lack coverage — it influences when and whether they get necessary medical care, the financial burdens they face in obtaining care, and, ultimately, their health and health outcomes.

Advocate Health Care is working vigorously to bring the plight of the uninsured to the attention of our state and federal lawmakers. Until our policy-makers can find a solution, Advocate's charity care program will help fill the gap.

The Uninsured: A Growing National Problem

- 43 million Americans are uninsured (14%)
- 59% of uninsured are adults with jobs
- 21% of uninsured are children
- The number of uninsured increased by 1.4 million between 2000–2001
- 20% of uninsured need but do not get care for a serious problem
- 18,000 Americans die unnecessarily each year because they lack health insurance
- The nation loses \$65 to \$130 billion a year because of the poor health and premature deaths of uninsured Americans

Raising awareness of Charity Care at Advocate

To be certain that the intent and spirit of these guidelines are met, Advocate:

- Strives to ensure eligible patients are aware of charity care considerations
- Provides a standardized patient-billing procedure
- Provides translation assistance
- Displays prominent signage about the availability of financial counseling and charity care consideration in various languages at all patient access areas
- Provides an interactive voice response system in English and Spanish
- Provides a standardized message on bills and statements of all self-pay patients advising about the availability of charity care
- Provides ongoing specialized training and education to employees involved in patient billing

Assistance Requires Cooperation

Advocate's charity care program is one of the most considerate in the nation. For the program to be successful, patient cooperation is essential. We ask that patients work with us by filling out an application that documents their income and financial need. Once a patient has completed the necessary paper work, we will first evaluate whether he or she is eligible for a public health insurance program such as Medicaid or KidCare. In some circumstances, Medicaid may pay a patient's outstanding medical bills even though the patient was not enrolled at the time of service. If the patient is not eligible for a public program, we will determine whether he or she is eligible for charity care consideration from Advocate.

Even though the application process can be cumbersome for some patients, it is worthwhile. Virtually all patients who apply for charity care consideration receive it.

Patients facing financial difficulties should:

- Ask to speak with a financial counselor
- Explain their financial situation
- Ask the hospital for information about any financial aid programs available
- Ask for an application
- Read the application and complete the necessary paperwork (include any requested documents, such as W-2 forms, pay stubs and dates of service from the hospital)
- Be proactive and follow-up
- Make sure that all of the information requested is provided to enable the hospital to make a fair determination of the request for assistance

While charity care is a successful program, Advocate financial counselors also help patients determine if they qualify for other programs, such as:

Medicaid, a federal and state health insurance program designed to provide access to health services for persons below a certain income level. It provides health care to women and children who qualify for Aid to Families with Dependent Children (AFDC) and the impoverished elderly who are poor.

Medicare, a federal health insurance program designed to provide health care for the elderly and the disabled. People who qualify for Social Security benefits are automatically eligible for Medicare.

KidCare offers health care coverage to children under 18, pregnant women and their babies. Services are available at no cost or low cost – the patient's payment depends on family income and size.

Illinois Crime Victims Fund may provide assistance to victims entering hospitals as the result of a crime.

What We Believe

Advocate Health Care is a faith-based, values-driven health care system whose mission is to serve the needs of patients, families and communities through a holistic philosophy rooted in our fundamental understanding of human beings as created in the image of God. The Evangelical Lutheran Church in America and the United Church of Christ sponsor our work. Five core values serve as Advocate's compass to guide its relationships and actions:

Compassion: Advocate embraces the whole person and responds to emotional, ethical, and spiritual concerns, as well as physical needs in our commitment to unselfishly care for others.

Equality: We affirm the worth and spiritual freedom of each person and treat all people with respect, integrity and dignity.

Excellence: We empower people to continually improve the outcomes of our service, to advance quality and to increase innovation and openness to new ideas.

Partnership: Advocate collaborates with employees, physicians, volunteers and community leaders to utilize the talents and creativity of all persons.

Stewardship: Advocate is responsible and accountable to all that we are, have and do.

How Advocate's Charity Care Program Works

One Patient's Story



Angela Samuel

Angela Samuel was single, living on her own and dealing with a medical crisis. Unemployed and uninsured, Angela found herself in the emergency room of Advocate Trinity Hospital. “Going to the emergency room was the last thing I wanted to do because I knew that I couldn’t afford it. But I had no choice because I was very ill.”

Angela was suffering from chest pain and fatigue. Before going to the hospital, she tried to treat herself using over-the-counter medications. But when she nearly passed out, she realized she needed proper medical attention. That’s when she went to Trinity Hospital. The attending physician in the emergency room determined that Angela was severely anemic and needed an emergency blood transfusion. The treatment would require that she be admitted immediately.

Following a four-day stay at Trinity Hospital, Angela was later readmitted to the hospital for more treatment that successfully resolved her anemia.

Her medical bill was more than \$10,000. With no way to pay, Angela was referred to one of Trinity Hospital’s financial counselors. After explaining her situation, Angela was given a charity care application. She only needed to read it, complete it and send in all required information and documents.

Doing her part to make it work

“Applying for the financial assistance was simple,” said Angela. “When I received the application, I did exactly what the counselor told me to do. I sent it back as soon as I could with all the requested documents.” Within four weeks, Angela received word that she had been approved for 100 percent assistance. “I really didn’t think that I would get any kind of help, especially since I had been denied public assistance by the State earlier in the year. It was a real blessing.”

