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## Financial Hardship Determination

### 507.1 PURPOSE AND SCOPE

To develop guidelines to objectively evaluate the financial ability of patients to make payments for their emergency medical services.

It is the policy of the Georgetown Fire Department to provide emergency services to patients without regard to their ability to pay. We recognize that a patient's illness can create large medical bills that inhibit the patient's ability to make payment. In the interest of being compassionate for the less fortunate, but also to avoid improper discounts and to maximize collection of accounts receivables, GFD shall employ a financial hardship determination policy to make discretionary, case-by-case determinations as to when financial hardship is met, and when a discount or waiver should be offered. Most insurers/payors require a patient to make partial payment (e.g. the cost-sharing, or co-payment and deductible amount).

**Financial hardship determination is the exception, not the rule.**

### 507.2 POLICY

Patients will be billed promptly for any balance due. Our billing procedures allow for billing of all possible insurance carriers to maximize recovery from these sources. This includes billing for cost-sharing amounts for patients with some type of insurance (e.g. Medicare, Commercial) as well as billing the patient directly, where the patient has no insurance.

The billing company will perform follow-up as necessary, which includes statements and phone calls to the patient to keep him or her informed as to the progress of payment for the emergency medical service rendered.

If the patient contacts Georgetown Fire Department and indicates they are suffering a financial hardship, the patient may be offered the following options:

Step 1: Payment plan

Step 2: Financial Hardship consideration – guidelines for consideration are continued below

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*If a patient is unable to maintain a minimal payment plan, independent information is **required** to support claims of financial hardship. The following are accepted documents to aid in consideration:*

- W-2 withholding statements or unemployment check stubs for the past 90 days*
- Pay check stubs for the past 90 days for all persons employed in the home*
- Income tax return (most recent signed 1040 and/or W-2)*
- Proof of all other income received in the past 90 days*

- Application Forms from Medicaid or other State-funded medical assistance program*
- Forms from employers or welfare agencies*
- Financial Hardship Acceptance/Approval from other institutions (specific to the incident)*

*Or, if the patient has other circumstances that indicate financial hardship, other documents also to be considered are as follows:*

- Proof of all outstanding debts or bills (copies of bills, statements; late notices, etc.)*
- Proof of bankruptcy settlement (if applicable)*
- Catastrophic situations (death or disability in family, divorce) or other documentation which demonstrates the patient would be unable to pay medical bills and still be able to pay for other basic necessary expenses*

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If a patient claims financial hardship, the patient is requested to complete the web-based Financial Hardship Request Form, via the City of Georgetown Fire Department and EMS website(s), which should include the submission of required supporting documentation. Only the Fire Chief or their designee may approve a financial hardship case. If the patient's income exceeds the federally recognized poverty guideline, he or she will be billed in accordance with the directions of the insurance company with either an arranged payment plan or the discounts listed above.

**The most current Federal Poverty Guidelines can be found on the U.S. Department of Health and Human Services website: <https://aspe.hhs.gov/poverty-guidelines>.**

The hardship determination will be communicated to the patient within thirty days of the receipt of the application. A determination letter will be mailed to the patient. If the patient exceeds the income criteria, they will be billed in accordance with the direction of their insurance company, if any.

A patient's financial and insurance status is subject to change. If a patient qualified for financial hardship at one time does not mean that the patient will qualify for transports in the future. Past showing of financial hardship shall not preclude future attempts to collect on future transport