

Roper St. Francis Healthcare
Supplement to the Healthcare Financial Assistance Policy
Amounts Generally Billed (AGB) Calculation Summary
Effective April 1, 2026

Pursuant to Treasury Regulations §1.501(r)-5(a)(1), a hospital must limit the amount charged for care provided to any individual who is eligible for assistance under its financial assistance policy to not more than amounts generally billed (AGB) in the case of emergency and other medically necessary care. §1.501(r)-5(b)(1) provides two methods for hospital facilities to use to determine AGB: (1) look-back method; or (2) Prospective Medicare or Medicaid method. As stated in Roper St. Francis Healthcare's Healthcare Financial Assistance Policy (FAP), Roper St. Francis Healthcare calculates an AGB percentage for each Roper St. Francis Healthcare hospital based on the look-back method.

Roper St. Francis Healthcare hospitals selected the "look-back" method based on actual claims paid to each hospital facility. In accordance with §1.501(r)-5(b)(3)(i), each Roper St. Francis Healthcare hospital facility calculates its AGB percentage based on the Medicare fee-for-service and all private health insurers that pay claims to the hospital facility. The AGB for each hospital is calculated annually by dividing the sum of the amounts of all of its claims for emergency and other medically necessary care that have been allowed by Medicare and Commercial insurers during a prior 12-month period by the sum of the associated gross charges for those claims. For 2026, the 12-month period utilized for each hospital facility's AGB calculation was December 1, 2024 – November 30, 2025.

The AGB calculation was determined for each hospital. Correlating to the variation of the charge master and the managed care contract rates, the AGB calculations for the hospitals ranged from 26.6% to 28.5%. Roper St. Francis Healthcare hospitals established a regional AGB percentage of gross charges applicable to all hospital facilities within the region based on the AGB percentage that yielded the largest discount within the region. The AGB percentages by hospital and on a regional basis are attached.

[AGB PERCENTAGES ON FOLLOWING PAGE]

Amounts Generally Billed (AGB)		12/1/24 to 11/30/25
		<u>Net Allowed</u>
Roper		
<u>Roper Hospital</u>		
IP	3501I	26.5%
OP	3501O	<u>26.8%</u>
		26.7%
<u>RSF Berkeley Hospital</u>		
IP	3504I	29.5%
OP	3504O	<u>25.8%</u>
		26.6%
<u>RSF Mount Pleasant Hospital</u>		
IP	3503I	28.6%
OP	3503O	<u>27.6%</u>
		27.9%
<u>Bon Secours St. Francis Hospital</u>		
IP	3502I	31.5%
OP	3502O	<u>27.5%</u>
		28.5%