



POLICY

Entity: All RSFH Healthcare Facilities
Division: Finance

Origination Date: April 1, 2023
Latest Revision April 1, 2023
Administrative Approval: Adriana Day, CFO
Reviewer: AVP Finance

Subject: **Uninsured/Self-Pay Discount Policy**

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I. Policy

It is the policy of Roper St. Francis Healthcare (RSFH) to offer uninsured/self-pay patients a self-pay discount on gross charges who require medically necessary treatment at our hospital or physician practices.

II. Purpose

In the light of its mission to heal all people with compassion, faith, and excellence, RSFH is committed to providing financial assistance responsive to the needs of the community, regardless of race, age, gender, ethnic background, national origin, citizenship, primary language, religion, education, employment or student status, disposition, relationship, insurance coverage, community standing, or any other discriminatory differentiating factor.

III. Scope

This Uninsured/Self-Pay Discount Policy applies to all RSFH Healthcare Facilities, including, without limitation, Roper Hospital, Bon Secours – St. Francis Hospital, Roper Rehabilitation Hospital, Roper St. Francis Berkeley Hospital, Roper St. Francis Mount Pleasant Hospital, Roper St. Francis Physicians Network, and Roper St. Francis Ancillary Services.

IV. Policy Details (Supporting Points)

Commitment to Provide Emergency Medical Care:

RSFH provides, without discrimination, care for emergency medical conditions to individuals regardless of whether they are eligible for assistance under Roper St. Francis Healthcare’s Healthcare Financial Assistance (HFA) Policy. RSFH Healthcare Facilities will not engage in actions that discourage individuals from seeking emergency medical care, such as by demanding that emergency department patients pay before receiving treatment for emergency medical conditions or by permitting debt collection activities that interfere with the provision, without discrimination, of emergency medical care. Emergency medical services, including emergency transfers, pursuant to EMTALA, are provided to all RSFH patients in a non-discriminatory manner, pursuant to each hospital’s respective EMTALA policy.

RSFH’s HFA Policy applies to all emergency and other medically necessary care provided by RSFH Healthcare Facilities. Members of the public may readily obtain a copy of the HFA Policy free of charge online at <https://www.rsfh.com/billing-financial-assistance/>.

The HFA is a program that is fully funded by RSFH. It covers patients without health insurance and those with only partial insurance coverage (i.e. the uninsured and underinsured).

Uninsured/Self-Pay Discount

For those uninsured patients who do not qualify for any of the financial assistance discounts described in the HFA Policy, RSFH extends an automatic (self-pay) discount of 35% to their hospital and physician bills. This self-pay discount is not means-tested, and therefore is not subject to the section 501(r) AGB requirement, and is not reported by RSFH as financial assistance on Form 990, Schedule H. A self-pay patient is one that is uninsured or choose to not bill their insurance keeping the balance in self-pay status. Examples, of when a patient could elect to be self-pay may include but are not limited to: exhausted benefits, non-covered services, maximum benefit applied and discount on remaining balance, etc. Other scenarios not listed may apply.

V. Excluded Services:

Self-pay discounts will not apply to accounts that are considered cosmetic or experimental in nature, bariatric services, dental, and durable medical equipment. Patient/Guarantor that qualifies for Healthcare Financial Assistance (HFA), Hospital Care Assurance Program (HCAP), or other financial assistance programs are excluded from additional self-pay discount.

VI. Definitions

- **RSFH**– Roper St. Francis Healthcare and Roper St. Francis Healthcare Medical Group.
- **RSFH Healthcare Facilities** – Roper St. Francis Healthcare hospitals and Roper St. Francis Healthcare Medical Group medical practice locations.
- **EMTALA** – Federal Emergency Medical Treatment and Active Labor Act.
- **FPG** – U.S. Department of Health & Human Services Federal Poverty Guidelines.
- **HFA** - Healthcare Financial Assistance.
- **HFA Policy** – RSFH Healthcare Financial Assistance Policy.

VII. Related Policies

- RSFH Healthcare Financial Assistance (HFA) Policy
- RSFH Billing and Collections Policy