

Florida Hospital Financial Services for Uninsured Patients

December 2004

In this Health Issues Brief, Chief Financial Officer Brian Paradis and Assistant Vice President for Revenue Management Jeff Hurst discuss Florida Hospital's billing and collection services for uninsured patients.

According to the US Census Bureau, 15.6% of the population (or 45 million people) were without health insurance coverage in 2003, and many of them come to hospital emergency rooms when they are ill. Florida Hospital employs 25 Financial Counselors and Patient Advocates who work exclusively with uninsured emergency patients, helping them qualify for financial assistance whenever appropriate. The team, part of the Patient Financial Services (PFS) Department, worked with over 50,000 uninsured emergency patients last year.

"We really try to be as responsive as we can to each patient's circumstances and needs – regardless of insurance status," explained Jeff Hurst, Assistant Vice President. "Being proactive really makes a difference to the patients."

When an uninsured emergency patient comes to the hospital, he or she is linked with a Financial Counselor, who guides the patient through the financial assistance process, offering detailed explanations at both arrival and discharge. The Financial Counselors help screen and qualify the patient for charity care, discounts and payment plans.

The Financial Counselors help eligible patients process complicated Medicaid forms for medical services, food stamps, Aid to Families with Dependent Children (AFDC), and the Women, Infants & Children (WIC) nutrition program. They can also help enroll the patient in Social Security, disability, county indigent health programs, and nursing home placement, if applicable. They even help patients file for emergency (medical) Medicaid when appropriate (this is not continuous coverage, so the staff must re-file each time the patient visits).

Last winter, "Susan" spent a week at Florida Hospital with severe pneumonia. Her bill was over \$20,000.

Employed but without health insurance, she met with a hospital financial counselor. After financial review, Susan received a letter saying that she qualified for 100% of charity – and her balance was zero.

"I had never heard of such a thing," Susan said. "Needless to say, I was tremendously grateful. I feel like I need to give back – so I now volunteer at the hospital every weekend."

Compassion or Collection Woes?

"Many patients are unfamiliar with the billing process," said Hurst. "We focus on providing our patients payment options and information to educate them on all resources available. We really strive to work with the patient throughout the billing process."

“On the other hand, some patients without insurance are able to pay all or part of the bill,” he said. “If they have the means, we do ask them to pay at least part of the bill.

“Even then, we offer charity discounts up to 100 percent and financial need discounts up to 70 percent,” Hurst continued. “For the patient who is able to pay the remaining balance immediately, we offer additional prompt-pay discounts. If the patient requires more time, we offer interest-free financing for up to 12 months and low-interest financing for up to seven years.

“We are more than willing to work with our patients,” he concluded. “We simply ask that they be willing to work with us.”

Assistance with Bills & Customer Service

To assist patients, explanations of the hospital’s financial assistance options are printed in the Patient Information Guide and the Patient Consent Form, and also included on signs posted in the emergency department and PFS offices. The hospital’s patient website has a list of Frequently Asked Questions about hospital bills. Additionally, patient forms are now available in Spanish.

PFS reviews its patient statements and other materials on an on-going basis for user-friendliness. As part of PFS’ on-going quality improvement initiatives, the group also routinely reviews its procedures to help patients understand their bills.

Facing the Forces of Change

“Over the past five years, we’ve seen growing numbers of working people without health insurance,” said Florida Hospital CFO Brian Paradis. “In light of this trend, we have been reviewing and broadening our qualifying criteria for financial assistance, in furtherance of our benefit to the community.

“As more people go without health insurance or opt for higher deductibles, we will need to explore additional financial options,” he added. “Florida Hospital will continue to work to balance the needs of the uninsured with the needs of our larger community.”
