

**BRETHREN HOME OF GIRARD, INC. D/B/A  
PLEASANT HILL VILLAGE  
FINANCIAL ASSISTANCE POLICY**

**I. PURPOSE**

Brethren Home of Girard, Inc. d/b/a Pleasant Hill Village (“PHV”) is a charitable skilled nursing and independent senior living facility within the meaning of Section 501© (3) of the Internal Revenue Code. In accordance with Article XI of PHV’s Bylaws, this Financial Assistance Policy defines PHV’s financial assistance program, criteria, application process, and procedures for determining financial assistance.

**II. POLICY AND SCOPE**

To fulfill its mission of providing compassionate, high quality service, care, and living facilities to the residents it serves, PHV provides its services and facilities in a financially responsible manner. Therefore, it is the policy of PHV to maintain a system for proper identification of residents eligible for Financial Assistance.

This policy covers only services provided by PHV and does not include any services provided by outside vendors. Services provided by physicians and other services provided by outside vendors are not covered by this policy and residents seeking a discount for such services will be directed to call the physician or outside vendor directly.

It is the policy of PHV to differentiate between residents who are unable to pay from those who are unwilling to pay for all or part of their care or living facilities. PHV will provide Financial Assistance to those residents who are unable to pay. In order to conserve scarce resources, PHV will seek payment from residents who do not qualify for Financial Assistance. PHV will require a resident to seek qualification for Financial Assistance annually.

**III. DEFINITION OF FINANCIAL ASSISTANCE**

Services and facilities provided at no cost or at a discount to the resident when a resident lacks insurance and meets certain low-income requirements.

## **IV. POLICY AND PROCEDURES**

### **A. ELIGIBILITY AND QUALIFICATION**

Qualification for Financial Assistance is dependent on providing accurate and timely resident financial information and a financial assistance application will be used to determine eligibility. Any resident who demonstrates lack of financial coverage by third party insurer or through federal or state programs will be offered an opportunity to complete the financial assistance application. Any resident who requests financial assistance will be afforded the opportunity to apply and be considered.

Qualification for Financial Assistance shall be determined without discrimination based on age, gender, sexual orientation, ethnicity, national origin, veteran status, disability or religion.

While Financial Assistance shall not be provided on a discriminatory or arbitrary basis, PHV retains full discretion, consistent with laws and regulations, to determine when a resident qualifies for Financial Assistance.

Residents may qualify for assistance under PHV's Financial Assistance Policy by following application instructions and making every reasonable effort to provide PHV with documentation such that PHV may make a determination of the resident's qualification for coverage under the program. Annual recertification is required for residents to be continued to be considered for Financial Assistance.

### **B. APPLYING FOR FINANCIAL ASSISTANCE**

PHV utilizes a resident application for Financial Assistance. The process to obtain Financial Assistance is designed to give each applicant an opportunity to receive the maximum Financial Assistance benefit for which they may qualify.

Residents seeking qualification for Financial Assistance should do so before move-in, at move-in, annual, or when a resident's financial situation changes. At the time of application, the resident will be informed of the availability of Financial Assistance. If the resident wishes to apply for Financial Assistance, the resident will be given or mailed an application. The application should be completed as soon thereafter as possible and submitted to PHV. If the resident does not

wish to apply for Financial Assistance, the resident will be informed of the self-pay fee schedule.

Direct assistance shall be provided to the resident as necessary to complete the application. Any resident who elects to complete the application on his or her own shall be told where to submit the application once complete, who to contact for questions or assistance, and what to expect in regard to follow-up and decision timeline.

Failure to complete the Financial Assistance application and submit all required supplemental information may deem the resident ineligible for consideration under this policy. In addition, residents who do not cooperate in efforts to secure payment through a federal or state funded program will not be eligible for Financial Assistance.

#### C. SCREENING FOR INSURANCE COVERAGE

PHV shall make a reasonable effort to determine if the resident requesting Financial Assistance has private insurance or is eligible for assistance under federal or state programs that fully or partially covers the charges for services rendered or facilities provided.

#### D. FINANCIAL ASSISTANCE CALCULATION

PHV management will review submitted applications for completeness and accuracy. Based on information provided, PHV's Executive Director will determine the level of assistance the resident qualifies for.

The Executive Director will calculate the amount of the resident's monthly expenses and monthly income to calculate a resident's net income each month. Using the resident's net income, the Executive Director will adjust the resident's monthly rate at the Executive Director's discretion to the extent that a resident's net income does not allow him or her to pay PHV's monthly rate.

#### E. NOTIFICATION OF FINDINGS

Residents will receive notification within 60 days of submitting a completed application and supporting documentation of PHV's determination of their qualification for Financial Assistance.

## F. PAYMENT PLAN

A resident qualified for Financial Assistance shall have the option to pay any or all outstanding amount due in one lump sum payment, or through a scheduled term payment plan on terms that may be negotiated between the resident and PHV. Payment plans are established on a case-by-case basis with consideration of the total amount owed by the resident to PHV and the resident's financial circumstances.

## G. AUTOMATIC CLASSIFICATION FOR FINANCIAL ASSISTANCE

Any or all self-pay residents may be offered a financial assistance application. A resident may be deemed eligible for Financial Assistance without the absolute requirement for submission of a financial assistance application if the resident is determined to be homeless and without third-party insurance coverage. Under certain circumstances, a resident bill's may be "written-off" if it is determined that such resident cannot pay.

## H. CONFIDENTIALITY

It is recognized that the need for Financial Assistance is a sensitive and deeply personal issue for recipients. Confidentiality of requests, information, and funding will be maintained for all that seek or receive Financial Assistance from PHV.

## I. GOOD FAITH REQUIREMENTS

PHV will make arrangements for Financial Assistance for qualified residents in good faith and relies on the fact that information presented by the resident or family representative is complete and accurate. Provision of Financial Assistance does not eliminate the right to bill, either retrospectively or at the time of service, for all services when fraudulent or purposely inaccurate information has been provided by the resident or family representative. In addition, PHV reserves the right to seek all remedies, including but not limited to civil and criminal damages from those residents or family representatives who have provided fraudulent or purposely inaccurate information in order to qualify under this Financial Assistance Policy.

J. POSTING OF POLICY

Notice is posted on the website that there is a Financial Assistance policy and who to contact regarding the need for Financial Assistance. Website is [www.pleasanthillvillage.org](http://www.pleasanthillvillage.org) and is located in the section “About Us”. Pleasant Hill Village brochure in the section “About Us” states – If you need financial assistance, please request a copy of the policy or an application. Staff involved with marketing or admissions are aware of the policy, to share policy and/or to offer an application. On an annual basis the resident or family are reminded about the policy.

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