



## Financial Assistance Eligibility Determination Process – Narrative Description

### Step 1: Patient Identification & Presumptive Screening

At registration, discharge, or billing, WRMC staff automatically screens all uninsured and underinsured patients using:

- Third-party financial screening tools (e.g., Experian, TransUnion)
- Government program enrollment checks

If the patient meets presumptive eligibility criteria, assistance is automatically granted, and no further action is required. If the patient does not qualify presumptively, they are notified and provided a **Financial Assistance Application**.

### Step 2: Financial Assistance Application Process

Patients who do not qualify for automatic assistance have **240 days** from their first bill to apply.

The **Financial Assistance Application** requires:

- Proof of income (pay stubs, tax returns)
- Bank statements
- Medical expenses exceeding **20% of income** (if applying for catastrophic debt relief)

### Step 3: Application Review & Eligibility Determination

The **Financial Assistance Team** reviews applications within **30 days** and assigns one of the following outcomes:

- **Full financial assistance (100%)** if the household income is **≤200% of FPL**.
- **75% discount** if the household income is **201%-250% of FPL**.
- **50% discount** if the household income is **251%-300% of FPL**.
- **Discounted payment plans** for income **301%-400% of FPL**.
- **Interest-free payment plan** if the patient does not qualify for full relief.

If approved, financial aid is **applied retroactively** to outstanding balances.

### Step 4: Patient Notification & Appeal Process

- Patients receive a **determination letter** explaining the outcome.
- If denied, patients have **60 days to appeal** with additional documentation.



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## **Step 5: Prohibited Collection Actions**

WRMC does not engage in:

- **Credit reporting**
  - **Lawsuits**
  - **Wage garnishment** while a patient's application is under review.
- Once assistance is applied, **any remaining balance qualifies for an income-based payment plan.**