

**INOVA HEALTH SYSTEM  
ADMINISTRATIVE POLICIES*****CHARITY POLICY STATEMENT***

The Inova Health System mission is to provide medically necessary health care to persons regardless of their ability to pay. Inova Health System interprets its charitable mission of community services broadly, and will pursue the objective that persons who require medically necessary health care services receive them regardless of their ability to pay. The established charity program shall be held in compliance according to the Virginia Indigent Health Care Trust Fund Guidelines (IHCTF).

Inova's charity policy provides full coverage for those with incomes at or below 100% of the current Federal Poverty Levels (FPL) under IHCTF. Additionally, Inova's policy also provides full coverage for those with incomes up to 200% of the FPL and sliding scale coverage for individuals with incomes between 200% and 300% of the FPL under Inova Financial Aid (IFA). Applications are approved for a six-month period. Effective with dates of service beginning January 1, 2004, Inova Health System has revised the charity policy to include an additional 35% self pay discount to balances after charity adjustments. Accounts with balances after charity are referred to Inova MediCredit to set up reasonable no interest payment plans.

The Inova Health System charity care program is not an insurance policy and should be the payer of last resort. Inova aggressively encourages medically needy patients to apply for public programs they may be eligible for. Inova recognizes that uncooperative patients should not be penalized for failure to apply for public programs and will consider applications for such patients only for the current date of service. Patients returning for added services will again be encouraged to apply for subsidized health insurance or medical assistance program.

**Charity Care Criteria:**

1. Charity care may include services where the provider is obligated to treat patients regardless of their ability to pay.
2. Charity care may include low-income patients who meet the hospital's guidelines, who have partial coverage, e.g., no fault care insurance, secondary Medical Assistance or Medicare, but who are unable to pay the remainder of their bills.
3. Charity care may include low-income patients that have applied for and subsequently been denied for Medical Assistance/SLH due to excess income or resources, and/or do not meet the emergency/disability requirements for the program.
4. Charity care may include low-income patients who may qualify for a public assistance program and meet the hospital's guidelines, but who do not complete the application process despite the hospital's best efforts.
5. Charity care does not include contractual allowances – the difference between gross charges and payments received under contractual arrangements with insurance companies, Medicare and Medicaid, and health plans.
6. Charity care does not include cases, which are paid through a charitable contribution, through a third party, or hospital related foundation.
7. Charity care will cover non-citizens and permanent residents. However, patients in the United States on a student visa or a tourist visa will only be considered for emergency care admissions.
8. There are no residency requirements for patients that qualify for charity under the IHCTF charity program or the IFA sliding scale charity program.