

POLICY STATEMENT:

Based in Boston, Commonwealth Care Alliance® (“CCA”) is a not-for-profit, integrated care system influencing innovative models of complex care nationwide. Mission-based and person-centered, CCA is singularly focused on sustainable and evidence-based healthcare breakthroughs that fill important gaps in care and improve the health and well-being of people with significant needs. This includes advocating for affordable, high-quality, and cost-effective healthcare policies that lead to healthcare equity for the individuals who need it most.

The Member Financial Assistance Policy (“Policy”) outlines all circumstances under which CCA’s subsidiaries members are able to obtain hardship assistance with cost share on co-pays/deductibles on bills for the services provided by CCA’s internal providers at CCA’s subsidiaries provider facilities. This includes financial assistance of co-pays/deductibles based on the patient’s volume of co-pays and financial hardship to the member.

Commonwealth Care Alliance Inc. recognizes that some members have limited means and may not have access to funds for co-payments. This policy has been developed to assist members with limited financial resources.

Purpose

This Policy describes the circumstances under which the patient may be able to get assistance for their cost share/copayments/deductible for the services provided by CCA subsidiaries. This Policy is intended to be in compliance with applicable federal and state laws for our service area. This policy does not apply to other provider who are not CCA subsidiaries.

Eligibility Requirements

Financial hardship determinations will be made post service delivery based on the member’s financial status. Patients must meet their responsibilities to qualify for hardship assistance. Failure to meet these responsibilities will result in the member continuing to be responsible for the co-payment.

Patients are required to:

1. Complete the Financial Assistance application form
2. Submission of all requested documentation of income in a timely manner.
3. Approvals of Financial Assistance will only be valid for 90 days

Financial/Income Qualifications for Financial assistance

Members with demonstrated financial need will be considered for Financial assistance. The most recently published Federal Income Poverty Guide (FPG) will be used as the primary determinant. The total income of the member will be used in this determination.

Eligibility for Financial assistance will be considered for patients who are genuinely unable to pay the cost share/copayment/deductible for their care. The decision will be based on an individualized determination of financial need in accordance with this Policy, and shall not take into account age, gender, race, color,

national origin, religion, social or immigrant status, sexual orientation, gender identity, spousal affiliation, physical handicap, or mental handicap.

When considering requests for, Financial assistance CCA reserves the right to:

1. Consider eligibility for Financial assistance at any point before or after service(s) are rendered and/or any time during the billing and collection cycle;
2. Request application for eligibility for Financial assistance for each medical visit;
3. Make modifications to any aspect of this Policy; and
4. Utilize externally obtained income information from available resources for use in family size and income verification.
5. Decisions for assistance will be made on a case-by-case basis