

## 2020 Federal Poverty Guidelines

2020 - Published Federal Poverty Guidelines									
		200% or Less:		201%-250%		251%-300%		301%-400%	
		Min. Gross Income Level	Max. Gross Income Level	Min. Gross Income Level	Max. Gross Income Level	Min. Gross Income Level	Max. Gross Income Level	Min. Gross Income Level	Max. Gross Income Level
Family Size	FPG Base*	100% Discount		75% Discount		50% Discount		25% Discount	
1	\$12,760	\$0	\$25,520	\$25,521	\$31,900	\$31,901	\$38,280	\$38,281	\$51,040
2	\$17,240	\$0	\$34,480	\$34,481	\$43,100	\$43,101	\$51,720	\$51,721	\$68,960
3	\$21,720	\$0	\$44,440	\$44,441	\$54,300	\$54,301	\$65,160	\$65,161	\$86,880
4	\$26,200	\$0	\$52,400	\$52,401	\$65,500	\$65,501	\$78,600	\$78,601	\$104,800
5	\$30,680	\$0	\$61,360	\$61,361	\$76,700	\$76,701	\$92,040	\$92,041	\$122,720
6	\$35,160	\$0	\$70,320	\$70,321	\$87,900	\$87,901	\$105,480	\$105,481	\$140,640
7	\$39,640	\$0	\$79,280	\$79,281	\$99,100	\$99,101	\$118,920	\$118,921	\$158,560
8	\$44,120	\$0	\$88,240	\$88,241	\$110,300	\$110,301	\$132,360	\$132,361	\$176,480

*\*If there are more than eight individuals in the family, \$4,480 should be added to the FPG base\* per each additional individual.*

## Amounts Generally Billed Calculation

*Updated: August 2020*

Circles of Care (COC) provides financial assistance and charity care to patients meeting the eligibility criteria outlined in the Financial Assistance Policy (FAP). After the patient's account(s) is reduced by the financial assistance adjustment based on the policy, the patient/guarantor is responsible for the remainder of their outstanding liability which shall be no more than the amounts generally billed (AGB).

Circles of Care determines AGB by utilizing the "look-back" method. The AGB percentage is calculated by using claims allowed by Medicare for hospital services with a discharge date from the previous fiscal year (July - June). For these claims, the sum of all allowable reimbursement amounts is divided by the associated gross charges. The AGB percentage is applicable as of July 1<sup>st</sup> of each year.

**Circles of Care AGB is currently 60%.**

The AGB percentage will be applied in the case of emergency or medically necessary care for individuals who are eligible for financial assistance under Circles of Care's FAP. The percentage will be applied to gross charges for such care to determine the maximum amount an individual is personally responsible for paying with respect to such care. The additional discount from the Federal Poverty Guidelines will be applied to charges already discounted by the AGB discount.

## Patient Discount Matrix

	<b>Family Income as % of Federal Poverty Level</b>	<b>Discount for Medically Necessary Services or Emergency Care</b>
<b>Uninsured Patient</b>	<400%	40%
<b>Underinsured Patient</b>	<400%	40%
<b>Balance after Insurance Payment</b>	<400% FPL	Any patient liability after insurance payment, except non-covered charges
<b>Charity Care</b>	<200% FPL	100%
<b>ALL</b>	>400% FPL	No Discount

\*Note: Charity Cases are reviewed on a case by case basis. Patient must meet Charity Care guidelines and Family Income as a percentage of FPL to qualify for Charity Care.

APPENDIX 3

Fee Discount Guidelines

2020 - Published Federal Poverty Guidelines									
		200% or Less:		201%-250%		251%-300%		301%-400%	
		Min. Gross Income Level	Max. Gross Income Level	Min. Gross Income Level	Max. Gross Income Level	Min. Gross Income Level	Max. Gross Income Level	Min. Gross Income Level	Max. Gross Income Level
Family Size	FPG Base*	100% Discount		75% Discount		50% Discount		25% Discount	
1	\$12,760	\$0	\$25,520	\$25,521	\$31,900	\$31,901	\$38,280	\$38,281	\$51,040
2	\$17,240	\$0	\$34,480	\$34,481	\$43,100	\$43,101	\$51,720	\$51,721	\$68,960
3	\$21,720	\$0	\$44,440	\$44,441	\$54,300	\$54,301	\$65,160	\$65,161	\$86,880
4	\$26,200	\$0	\$52,400	\$52,401	\$65,500	\$65,501	\$78,600	\$78,601	\$104,800
5	\$30,680	\$0	\$61,360	\$61,361	\$76,700	\$76,701	\$92,040	\$92,041	\$122,720
6	\$35,160	\$0	\$70,320	\$70,321	\$87,900	\$87,901	\$105,480	\$105,481	\$140,640
7	\$39,640	\$0	\$79,280	\$79,281	\$99,100	\$99,101	\$118,920	\$118,921	\$158,560
8	\$44,120	\$0	\$88,240	\$88,241	\$110,300	\$110,301	\$132,360	\$132,361	\$176,480

*\*If there are more than eight individuals in the family, \$4,480 should be added to the FPG base\* per each additional individual.*

*\*\*Notwithstanding these percentage discounts, any applicant who qualifies for financial assistance under this policy will not be required to pay more than AGB for emergency or medically necessary care provided by Circles of Care.*

APPENDIX 4

**Circles of Care Hospital**

**List of Providers Covered by the Financial Assistance Policy**

**July 1, 2021**

Per Reg. Sec. 1.504(r)-4(b)(1)(iii)(F), this list specifies which providers of emergency and medically necessary care delivered in the hospital facility are covered by the Financial Assistance Policy (FAP). Elective procedures and other care that is not emergency care or otherwise medically necessary are not covered by the FAP for any providers.

**PHYSICIANS COVERED BY THE FAP**

Circles of Care Medical Staff  
Caroline Griffin, ARNP  
Cynthia Luke, ARNP  
John Magri, MD  
Mari Aldeghi, ARNP  
Marilyn Moss, MD  
Sangita Sahay, MD

**PHYSICIANS NOT COVERED BY THE FAP**

Daniel Stump, MD  
Gary Mosher, MD  
Parwati Maddali, MD  
Vineet Mehta, MD