A Hospital Finance Basics Series

How Kansas Hospitals Screen Patients for Financial Assistance

Kansas Hospital Association



Helping patients access care when they cannot afford to pay

PATIENT RECEIVES CARE

Kansas hospitals provide emergency and medically necessary care regardless of an individual's ability to pay — including in rural communities where the hospital may be the only access point for miles.

INSURANCE AND COVERAGE REVIEW

Kansas hospitals work with patients to determine their coverage.

- Is the patient insured, underinsured or uninsured?
- What portion of the bill will be the patient's responsibility?

This step ensures all available coverage is applied before financial assistance is considered.

FINANCIAL SCREENING

Patients may be screened automatically or through an application using:

- Household income
- Household size
- Federal Poverty Level (FPL) guidelines
- Financial hardship factors (job loss, medical crisis or homelessness)

Kansas hospitals may use presumptive eligibility tools to identify patients who qualify without requiring full documentation.

ELIGIBILITY DETERMINATION

Based on each hospital's Financial Assistance Policy, patients may qualify for:

Full Charity Care

- Hospital charges fully forgiven
- No payment expected

Partial Charity Care

- Discounted charges based on income level
- Reduced patient responsibility

Other Assistance Options

- Sliding-scale discounts
- Extended, no-interest payment plans
  (Eligibility thresholds and discounts are applied consistently and fairly.)

ACCOUNT RESOLUTION

Kansas hospitals put patients first.

- Approved charity care is written off by the hospital
- Patients are not billed (or billed reduced amounts)
- The hospital absorbs the cost as part of its community commitment

UNDERSTANDING CHARITY CARE

Charity Care IS:

- Based on financial need
- Governed by formal hospital policies
- Provided with no expectation of payment

Charity Care IS NOT:

- Bad debt (nonpayment by patients able to pay)
- Insurance discounts
- Unpaid deductibles or copays

WHY THIS MATTERS IN KANSAS

- Many Kansas hospitals serve as community lifelines, especially in rural areas
- Charity care protects access to care while hospitals face:
  - >Workforce shortages
  - >Rising labor and supply costs
  - >Thin operating margins

KANSAS HOSPITALS PROVIDE CHARITY CARE EVERY DAY, QUIETLY AND CONSISTENTLY.