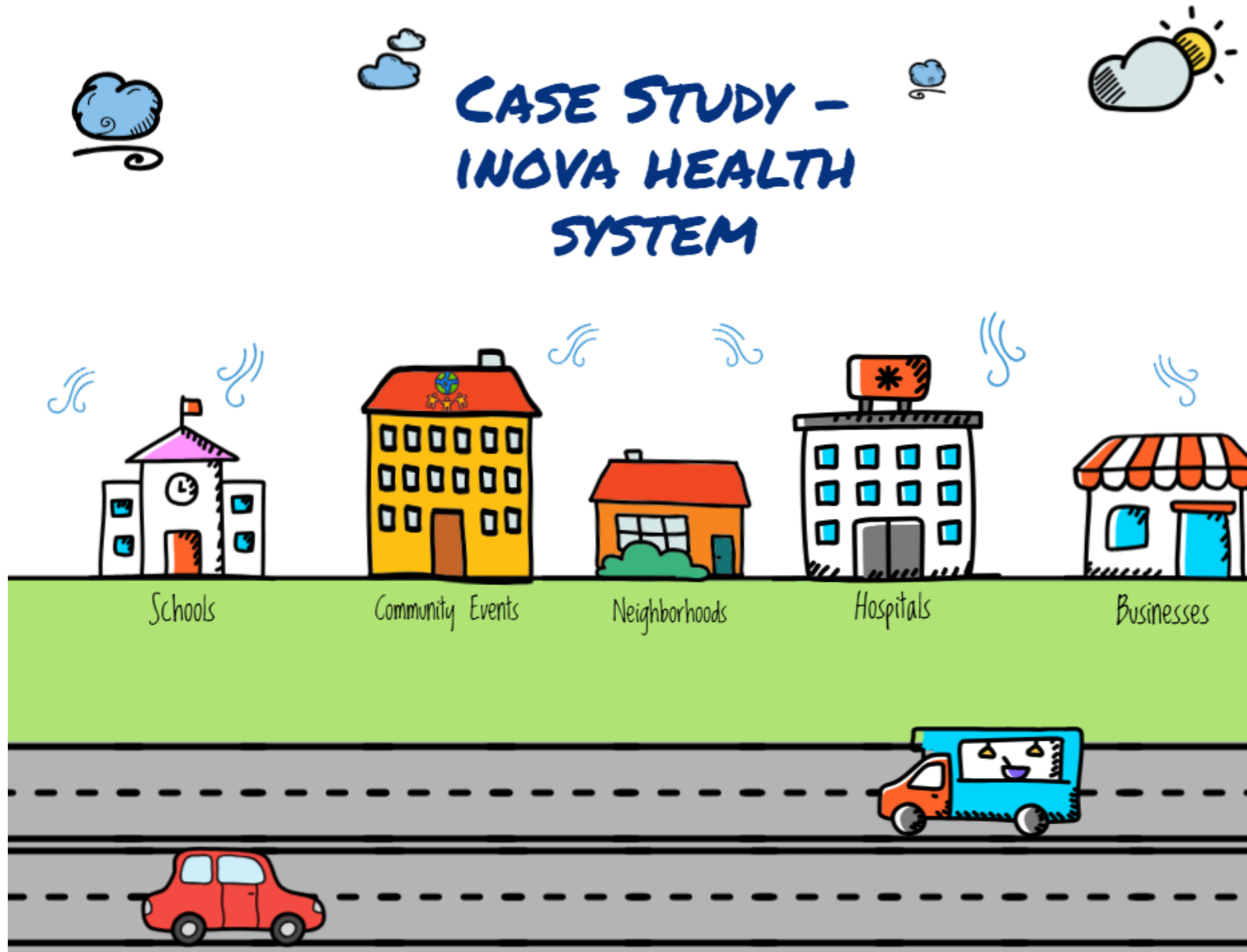


# Presumptive Charity Care

Karen Berube  
Chief, Community Health  
SVP, Inova Health System





# Patients Engage: Community Events



# School Engagement



# Hospital Engagement



# Partnership for Healthier Communities



In collaboration with the Virginia Department of Medical Assistance Services, the Virginia Health Care Foundation and regional school systems, this program identifies uninsured children and adults and links them with insurance options.

## Partnership for Healthier Communities Financial Assistance – Inova Cares Clinics

### PHC FA Assistance at Inova Cares Clinics (ICC)

1. Call Center & CHWs schedule FA appointments; PHC FAA calls/sends reminders with required documents
2. Patient meets PHC FAA who screens for Medicaid eligibility
  - a. If eligible: starts Medicaid application and refers to Medicaid Assister for submission and advocacy with local department of social services (LDSS)
  - b. If not eligible: begins Inova FA application
3. Explains process, completes FA form, and reviews documents
  - a. Guides on missing items based on financial situation
4. Scans and submits documents to PHC Processor
  - a. Complete applications can be approved within one day
  - b. Follows-up up to 3 times over 30 days for missing documents; closes case if no response.



### PHC FA Drop-Off Process

1. Walk-in drop-off: Mon–Fri, 8:30 AM–12 PM (Fairfax & Annandale)
2. After-hours drop-off: 12–5 PM via designated mailbox
3. PHC FAA reviews application for completeness, answers questions, and provides guidance
4. Screens for Medicaid eligibility
  - a. If eligible: refers to onsite PHC Medicaid Application Assister for submission and advocacy with LDSS
  - b. If not eligible: proceeds with Inova FA process
5. Reviews and scans documents; advises based on financial situation
6. Submits application to FA main office for processing
  - a. Case closes after 30 days if no response



### PHC Outreach Workers (OW) in the Community

1. PHC OW onsite weekly at outreach sites (community centers, schools, food banks)
2. Clients may bring hospital bills or request help with FA applications
3. PHC OW screens for Medicaid eligibility
  - a. If eligible: assists with Medicaid application, submits to LDSS, and advocates for the client
  - b. If not eligible: begins FA application and connects to safety-net resources
4. Explains FA process and required documents
5. Completes FA form and reviews documents
  - a. Guides based on financial situation
6. Submits to FA Main Office or PHC Processors (for ICC clients)
  - a. Ready applications may be approved within one day
  - b. If documents are missing: 3 follow-ups over 30 days; case closes if no response

# Presumptive

## Presumptive Financial Assistance

- A. Inova recognizes that not every patient, or patient's guarantor, is able to complete the financial assistance application or provide the required documentation. In such cases, Inova may deem patients presumptively eligible for financial assistance by utilizing a third-party, Experian, to review a patient's and/or guarantor's information to assess eligibility for financial assistance.
- B. Once accounts are deemed eligible through the Presumptive Financial Care process, the patient obligation amount in the account will receive a 100% financial assistance discount.
- C. Inova may deem individuals presumptively eligible if they demonstrate the following conditions or eligibility in the following means-tested programs including but not limited to:
  - 1. Homelessness;
  - 2. Deceased with no estate;
  - 3. Supplemental Nutrition Assistance Program (SNAP);
  - 4. Patients qualifying for Medicaid will be eligible for assistance associated with emergency or medically necessary services not covered by the Medicaid program;
  - 5. Patients qualifying for Local County Indigent Programs will be eligible for assistance associated with emergency or medically necessary services not covered by such program.

## This is What Collaboration Looks Like

- Community Benefit Team:

SVP/Chief, Community Health

Director, Community Health

VP, Finance

General Accountant 2



- Financial Assistance Committee:

Director, PFS Hospital Billing

VP, Revenue Cycle

Patient Financial Services Supervisor

SVP/Chief, Community Health

Director, Community Health

Executive Director, Community Health

Director, Corporate Reimbursement

Director, Revenue Accounting

Senior Director, Revenue Cycle

VP, Finance

Inova Health System  
 Schedule of Community Benefits  
 Year to Date December 2024

	Services Provided		Cost			Prior Year		Change	
	Actual Units	Measure	Net Cost	Grants & Fund Raising	Unreimbursed Cost	Actual Units	Unreimbursed Cost	Actual Units	Unreimbursed Cost
<b>Financial Assistance and Means-Tested Government Programs</b>									
Indigent Care Hospitals Inpatient	69,733	Patient Days	\$ 41,120,133	-	\$ 41,120,133	37,400	\$ 30,280,314	32,333	\$ 10,839,819
Indigent Care Hospitals Outpatient	104,675	Visits	107,686,617	-	107,686,617	68,572	70,887,133	36,103	36,799,485
Nursing Homes, Rehabilitation and Home Care Indigent	1,612	Patient Days	710,873	-	710,873	1,610	441,719	2	269,154
Physician Services for Indigent Patients	-		1,415,197	-	1,415,197	-	1,529,348	-	(114,151)
<b>Financial Assistance at Cost</b>			<b>150,932,820</b>	<b>-</b>	<b>150,932,820</b>		<b>103,138,513</b>		<b>47,794,307</b>
Hospital Medicaid Inpatient	124,515	Patient Days	-	-	-	117,389	-	7,126	-
Hospital Medicaid Outpatient	221,458	Visits	200,354,189	-	200,354,189	214,838	206,989,945	6,620	(6,635,756)
<b>Medicaid</b>			<b>200,354,189</b>	<b>-</b>	<b>200,354,189</b>		<b>206,989,945</b>		<b>(6,635,756)</b>
<b>Total Financial Assistance and Means-Tested Government Programs</b>			<b>351,287,010</b>	<b>-</b>	<b>351,287,010</b>		<b>310,128,458</b>		<b>41,158,551</b>
<b>Community Health Improvement Services and Community Benefit Operations</b>									
Medicaid Eligibility Assistance	5,284	Cases	9,327,744	-	9,327,744	3,527	7,650,000	1,757	1,677,744
Safety Net and Community Affairs Support	-		2,056,214	33,343	2,022,871	-	1,829,660	-	193,211
School Based Programs	2,856		318,462	23,101	295,361	-	304,292	2,856	(8,931)
Loudoun Mobile Health	4,943	Services Provided	197,962	-	197,962	4,136	207,299	807	(9,337)
Language Services	322,244	Hours	3,273,020	-	3,273,020	290,524	1,743,521	31,720	1,529,499
Grants Administration	80	Grants	468,009	-	468,009	80	410,769	-	57,240
Partnership for Healthier Communities	52,511	Participants	712,354	-	712,354	34,113	683,100	18,398	29,253
FACT	855	Visits	1,040,866	173,768	867,099	1,160	815,598	(305)	51,501
Elderlink	28,690	Participants	316,632	-	316,632	28,998	141,538	(308)	175,094
Care Connection for Children	3,092	Participants	78,684	36,924	41,760	3,691	23,655	(599)	18,105
<b>Community Health Improvement Services and Community Benefit Operations</b>			<b>17,789,947</b>	<b>267,135</b>	<b>17,522,812</b>		<b>13,809,432</b>		<b>3,713,380</b>
<b>Health Professions Education</b>	<b>20,658</b>	<b>Residents/Participants</b>	<b>21,524,712</b>	<b>1,840,950</b>	<b>19,683,762</b>	<b>20,637</b>	<b>21,926,354</b>	<b>21</b>	<b>(2,242,592)</b>
<b>Subsidized Health Services</b>									
InovaCares 24 Hour Hospitalist	-	Visits	2,796,852	14,000	2,782,852	-	2,266,067	-	516,785
InovaCares - Women	42,567	Visits	4,304,279	155	4,304,124	37,193	4,065,015	5,374	239,109
InovaCares - Children	29,670	Visits	2,764,386	91,893	2,672,493	24,937	1,947,403	4,733	725,090
Loudoun OB/GYN Clinic	5,881	Visits	1,633,834	2,884	1,630,949	5,504	1,330,591	377	300,358
Lions Eye Clinic	5,078	Visits	690,315	50,000	640,315	5,730	607,857	(652)	32,458
Inova Juniper Program	19,771	Visits	2,408,966	28,834	2,380,132	14,943	67,532	4,828	2,312,600
The Kellar Center	63,373	Sessions	4,378,942	1,076,715	3,302,227	61,929	3,134,104	1,444	168,123
Child Life Program	25,351	Patient Days	3,407,509	1,214,967	2,192,541	25,513	1,830,307	(162)	362,234
InovaCares - Clinic for Families	46,706	Visits	7,697,132	10,473	7,686,660	42,923	6,529,488	3,783	1,157,172
Pride Clinic	2,842	Participants	231,496	28,985	202,512	1,995	302,573	847	(100,062)
Medical House Calls	7,064	Participants	2,143,974	517,050	1,626,924	7,931	1,670,803	(867)	(43,880)
InovaCares - Behavioral Health	906	Participants	356,665	34,239	322,426	891	372,262	15	(49,836)
InovaCares - Community Bridging	6,238	Visits	1,477,696	43,539	1,434,157	5,527	1,796,269	711	(362,112)
<b>Subsidized Health Services</b>			<b>34,292,047</b>	<b>3,113,734</b>	<b>31,178,313</b>		<b>25,920,273</b>		<b>5,258,040</b>
<b>Research</b>	<b>800</b>	<b>Research Studies</b>	<b>43,706,691</b>	<b>32,078,789</b>	<b>11,627,902</b>	<b>800</b>	<b>10,132,105</b>	<b>-</b>	<b>1,495,797</b>
<b>Cash and in-kind contributions for community benefit</b>									
Loudoun Free Clinic	-		388,107	-	388,107	-	380,444	-	7,663
Loudoun Cares	-		9,353	-	9,353	-	9,084	-	269
Loudoun Child Advocacy Center	-		64,698	-	64,698	-	62,808	-	1,890
NOVA Scripts	-		64,848	-	64,848	-	64,848	-	14,965
Center for Multicultural Human Services	-		133,716	-	133,716	-	102,841	-	30,875
SNF and LTAC Payments	-		2,227,981	-	2,227,981	-	2,772,015	-	(544,034)
Virginia Healthcare Foundation	-		100,000	-	100,000	-	100,000	-	-
<b>Cash and in-kind contributions for community benefit</b>			<b>2,988,703</b>	<b>-</b>	<b>2,988,703</b>		<b>3,477,076</b>		<b>(488,373)</b>
<b>Total Other Benefits</b>			<b>120,302,099</b>	<b>37,300,608</b>	<b>83,001,491</b>		<b>75,265,239</b>		<b>7,736,252</b>
<b>Total Community Benefits</b>			<b>\$ 471,589,109</b>	<b>\$ 37,300,608</b>	<b>\$ 434,288,501</b>		<b>\$ 385,393,698</b>		<b>\$ 48,894,803</b>
<b>Total IHCS Operating expenses, consistent with the methodology used on IRS Form 990</b>					<b>\$5,871,465,896</b>				
<b>Community Benefit Cost as a Percentage of Operating Expenses</b>					<b>7.4%</b>				

**\*\* Inova Financial Assistance Performance**

2024 Total Charity Adjustments: **\$41.8M**

- 0.17% Total Charges by Post Date (goal is **3.5%**)
- Total Presumptive Charity Adjustments: **\$10.2 YTD** (included in total above)
- December Total Charity Adjustments: **\$ 1.5M**
- January 2025 MTD/YTD Charity Adjustments: **\$9.5M**



Inova System	Jan.	Feb	Mar	Apr	May	Jun.	Jul.	Aug.	Sept.	Oct.	Nov	Dec	YTD
Differential	-23,346,462	-21,903,471	-22,576,338	-21,582,689	-21,613,902	-24,986,158	-18,228,355	-19,938,591	-20,643,456	-19,536,453	-20,318,694	-23,524,440	-308,199,006
Projected Goal	25,000,000	25,000,000	25,000,000	25,000,000	25,000,000	25,000,000	25,000,000	25,000,000	25,000,000	25,000,000	25,000,001	25,000,002	350,000,000
FA Total Adjustments	\$1,653,538	\$3,096,529	\$2,423,662	\$3,417,311	\$3,386,098	\$13,842	\$6,771,645	\$5,061,409	\$4,356,544	\$5,463,547	\$4,681,307	\$1,475,562	\$41,800,994
HB	\$241,124	\$124,124	\$12,421	\$12,421	\$124,124	\$12,421	\$214,124	\$124,124	\$4,124	\$124,124	\$214	\$51,351	\$1,044,696
PB	\$1,412,414	\$2,972,405	\$2,411,241	\$3,404,890	\$3,261,974	\$1,421	\$6,557,521	\$4,937,285	\$4,352,420	\$5,339,423	\$4,681,093	\$1,424,211	\$40,756,298
Reversals	\$4,064,904	\$4,100,000	\$7,010,583	\$15,151	\$1,242,114	\$14,668,675	\$1,241,241	\$124,124	\$1,242,112	\$51,512,315	\$17,142,715	\$124,124	\$102,488,058
YTD %	0.01%	20.48%	2104.77%	2528.51%	0.28%	0.00%	0.57%	0.42%	0.37%	0.43%	0.40%	0.24%	0.17%
HB Charges by Postdate	\$1,068,311,939	\$1,032,072,185	\$1,511	\$1,351	\$1,106,682,643	\$1,033,041,945	\$1,092,996,952	\$1,091,211,060	\$1,070,757,298	\$1,145,859,291	\$1,060,802,568	\$303,096,968	\$10,004,835,711
PB Charges by Postdate?	\$94,129,615	\$99,923,693	\$15,151	\$14,141,411	\$105,290,621	\$124,124,141	\$1,424,141	\$103,817,014	\$14,211,141	\$142,141	\$112,556,045	\$303,131,751	\$972,906,865
Total Charges by Postdate	\$15,231,252,112	\$15,121,521	\$115,151	\$135,151	\$1,211,973,264	\$1,133,573,645	\$1,196,134,076	\$1,195,028,074	\$1,171,864,575	\$1,257,853,954	\$1,173,358,613	\$606,228,719	\$24,192,638,855
FA Team w/o	\$1,641,126	\$2,910,166	\$2,381,114	\$3,389,486	-\$2,031,148	-\$313,731	\$6,628,821	\$4,978,274	\$4,234,403	\$1,252,126	\$4,539,183	\$1,461,348	\$31,071,168
Presumptive	\$12,412	\$124,124	\$24,142	\$14	\$5,417,246	\$21,412	\$124,124	\$41,221	\$122,141	\$4,211,421	\$142,124	\$14,214	\$10,254,595
Non-FAP	\$0	\$48,634	\$7,067	\$16,590	\$0	\$297,434	\$18,700	\$1,849	\$0	\$0	\$0	\$0	\$390,274
Catastrophic	\$0	\$13,605	\$11,339	\$11,221	\$0	\$8,727	\$0	\$40,065	\$0	\$0	\$0	\$0	\$84,957

By Facility MTD	Mt. Vernon	Fairfax	Fair Oaks	Loudoun	Alexandria	Virginia Heart	(PB) Physician Billing	Month Total
FA Total HB/PB Adjustments	\$5,511,525	\$30,120,145	\$5,249,370	\$8,510,029	\$12,520,652	\$202,748	\$6,299,260	\$68,413,729
MTD %	39030.70%	58473.23%	3.46%	5.62%	82639.11%	1307.12%	122291.98%	22.57%
HB/PB Charges by Postdate	\$14,121	\$51,511	\$151,515,155	\$151,515,151	\$15,151	\$15,511	\$5,151	\$303,131,751

**\*\*Note: All numbers are for presentation purposes only – no accuracy involved**

# Questions from the Cohort

## How are other facilities using PE from a pre-service approach?

- The majority of hospitals are not utilizing presumptive for pre-service. The largest ones that are, are due to governmental regulations.
- We are starting a preliminary assessment to do a pilot for oncology.
- We will identify the FPL level – for example, we may start off conservatively at 250% to avoid false positives.
- You need to make sure that you have a process in place to ensure the patient has complied and been vetted for other coverage.

Do other organizations have a partial and full Paro process? How could we use propensity to pay and what data elements are reviewed compared to PARO? Could we leverage a combination of both?

- We do not do partial charity here at Inova, we only do full charity. The majority of other hospitals offer full charity 250% lower and partial 251% - 400%.
- We utilize Experian and the majority of approvals are based on the FPL score, but as listed on the next slide, we do utilize Experian segmentation scoring if there is no FPL score.

## What are the other facilities' rankings to qualify patients for presumptive?

- For patients without FPL scores, if they are in segmentation score 4 or 5, we allow for charity
  - Segment 1 = Smaller balances patient will pay
  - Segment 2 = Balances are more but patient has a high likelihood to pay
  - Segment 3 = Patient will pay but needs a little nudging to either pay in full or set up a payment plan
  - Segment 4 = Unlikely to pay
  - Segment 5 = Least likely to pay

Thank you

