

# Financial Assistance Policy

## Wings of Hope's Journeys Palliative Care

### 1. Purpose

Journeys is committed to caring for patients with kindness and respect, no matter their ability to pay. This Financial Assistance Policy explains who can get help paying for care and how to apply. The goal is to make sure patients can receive needed palliative care while Journeys follows all laws and uses its resources wisely.

### 2. This Policy Applies To

- Patients who receive or want to receive palliative care from Journeys
- A patient's legal representative or family member who helps with finances
- Services billed by Journeys

### 3. Important Definitions

- **Financial Assistance:** Help paying for care, such as a discount or no charge, based on financial need
- **Eligible Services:** Needed palliative care services provided by Journeys
- **Family Income:** Total income for everyone in the patient's household over the past 12 months or last tax year
- **FPL (Federal Poverty Level):** A government guideline based on household size
- **Assets:** Money or property that could be used to pay for care
- **Payer Sources:** Insurance or programs like Medicare, Medicaid, or private insurance

### 4. Fairness and Patient Rights

- Financial help is offered fairly and without discrimination
- Immigration status does not affect eligibility
- Patients will be told about financial help in a respectful way
- Language help and disability accommodations are available

### 5. Who Can Qualify

#### 5.1 Service Area

Patients must receive care in the Journeys service area.

#### 5.2 Insurance

Patients must work with Journeys to check for insurance or other payment options. Help with applications is available.

#### 5.3 Income Guidelines

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Eligibility is based on family income compared to the Federal Poverty Level which is included in the Financial Application.

### 5.4 Assets

Some assets may be considered, but the following are not counted:

- Primary home
- One main vehicle
- Retirement accounts
- Personal belongings

### 5.5 High Medical Costs

Patients may qualify for assistance if medical bills are more than 20% of family income in the past year. Help may also be given for situations like bankruptcy, death, disability, divorce, or choosing between medical bills and basic needs like heat.

### 5.6 Presumptive Eligibility

Journeys may approve help without full paperwork if there is clear proof of financial hardship, such as:

- Enrollment in programs like SSI or SNAP
- Homelessness
- Recent bankruptcy

### 5.7 Cooperation

Patients must provide requested information. If they do not, assistance may be denied or stopped.

## 6. How to Apply

### 6.1 Notice

Information about financial help is posted on the website, and in patient materials.

### 6.2 Ways to Apply

Applications may be submitted by:

- Bringing it to the Wings of Hope office at 530 Linn St., Allegan, MI
- Mailing it to 530 Linn St., Allegan, MI 49010

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- Giving it to Wings of Hope staff to bring to the office

### 6.3 What to Include

- Proof of identity and household size
- Proof of income
- Information about assets or expenses (if requested)
- Insurance information or proof of no insurance

### 6.4 Help With Applications

Staff are available to help complete applications and gather documents.

### 6.5 When to Apply

Patients are encouraged to apply before or at the time care begins.

### 6.6 Missing Information

Patients will be notified if information is missing and will have at least 30 days to provide it.

### 6.7 Decisions

A written decision will be sent within 10 business days after a complete application is received.

### 6.8 Length of Approval

Approval usually lasts for the current care period and up to 12 months after, unless finances change.

## **7. Services Covered**

### 7.1 Covered Services

- Copays
- Coinsurance
- Deductibles
- Self-pay charges for Journeys services

### 7.2 This Policy Does Not Cover

This policy does not cover:

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- Services billed by outside providers
- Care that is not medically necessary
- Comfort or convenience items
- Out-of-network services chosen by the patient
- Fees not related to care
- Medications
- Medical equipment

### 7.3 Insurance Rules

Financial help will follow all insurance and legal rules.

## 8. Types of Help

- **Charity Care:** Partial or full reduction of charges
- **Discounted Care:** Discounts for uninsured or prompt payment
- **Payment Plans:** Interest-free monthly payments, usually no more than 3% of family income

## 9. Conditions

- Assistance is not given if the law or insurance rules do not allow it
- Patients will not be charged more than insured patients are normally charged
- Other payment sources must be used first
- Assistance may be stopped if false information is given
- Help depends on available funds
- Decisions are made fairly and without conflicts of interest

## 10. Billing and Collections

- Bills will be clear and easy to understand
- Payment plans are available
- Balances under \$20 are written off after one bill is sent

## 11. Appeals

- Patients may appeal a decision within 30 days
- Appeals must be in writing and sent to the Billing Specialist
- A final decision will be sent within 30 days

## 12. Privacy

All financial information is kept private and handled according to the law.

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### **13. Staff Training**

Staff involved in billing and financial assistance receive regular training.

### **14. Access to This Policy**

This policy and application are available:

- On the Wings of Hope website
- By mail upon request
- Translated versions are available when needed.

### **15. Recordkeeping**

Journeys keeps records for at least seven years.

### **16. Changes**

Journeys may update this policy as needed.

### **17. Questions or Help**

For questions or an application, contact:

#### **Billing Specialist**

Phone: 269-686-8659

Email: wings@wingsofhopehospice.com

(Please include "Billing Specialist" in the subject line)

#### **Wings of Hope**

530 Linn St.

Allegan, MI 49010

**Effective Date:** January 29, 2026

**Last Review Date:** January 29, 2026

**Approved By:** Wings of Hope board of directors