

Sliding Fee Discount Program Policy

Purpose: To better serve our community, Willis F Gaffney, MD PC offers a sliding fee discount program to patients who meet eligibility guidelines.

Statement of Policy: All patients seeking health care services at Willis F Gaffney, MD PC are assured that they will be served regardless of ability to pay. No one is refused service because of lack of financial means to pay. This program is designed to provide free or discounted care to those who have no means, or limited means, to pay for their medical services (uninsured or underinsured). Willis F Gaffney, MD PC will offer a Sliding Fee Discount Program to all who are unable to pay for services they need. The Federal Poverty Guidelines are used in creating and annually updating the sliding fee schedule to determine eligibility.

Guideline and Updated Fee Schedule: Sliding Fee Discount Program is available to patients with household incomes that fall at or 100% below poverty level, up to > 200%. The following fee schedule will be applied until the next annual update –

Annual Income Thresholds by sliding Fee Discount Pay Class and Percent Poverty					
Poverty Level	100 %	133 %	166 %	200 %	>200 %
Family Size	Minimum Fee	25% pay	50% pay	75% pay	100% pay
1	\$15,650	\$20,815	\$25,979	\$31,300	\$31,301
2	\$21,150	\$28,130	\$35,109	\$42,300	\$42,301
3	\$26,650	\$35,445	\$44,239	\$53,300	\$53,301
4	\$32,150	\$42,760	\$53,369	\$64,300	\$64,301
5	\$37,650	\$50,075	\$62,499	\$75,300	\$75,301
6	\$43,150	\$57,390	\$71,629	\$86,300	\$86,301
7	\$48,650	\$64,705	\$80,759	\$97,300	\$97,301
8	\$54,150	\$72,020	\$89,889	\$108,300	\$108,301
For each additional person, add	\$5,500	\$7,315	\$9,130	\$11,000	\$11,000

*For services performed only at Willis F Gaffney, MD PC.

Procedure:

1. Notification:

- Willis F Gaffney, MD PC places notification of Sliding Fee Discount Program in the clinic waiting area.
- Sliding Fee Discount Program application will be included with collection notices sent out by Willis F Gaffney, MD PC.
- An explanation of our Sliding Fee Discount Program and our application form are available on Willis F Gaffney, MD PC webpage.

2. Request for discount:

- Request an application by calling the Patient Financial Counselor/office manager at: 989-831-9009.
- Patients will need to request a sliding fee scale application at the time service. Upon completion and return of the application, the Patient Financial Counselor/office manager will review the application and proof of income. Proof of income will be reviewed at least annually. If it is determined that the patient qualifies or continues to qualify for assistance, the patient will be notified within 14 business days by Patient Financial Counselor/office manager .
- Requests for discounted services may be made by patients, family members, social services staff or others who are aware of existing financial hardship. The Sliding Fee Discount Program will only be made available for clinic visits. Information and forms can be obtained from the registration desk.

3. Administration:

- The Sliding Fee Discount Program will be administered by the Patient Financial Counselor/office manager. Assistance for completion of the application will be offered. Dignity and confidentiality will be maintained for all who seek and/or are provided health care services.

4. Completion of Application:

- The patient/responsible party must complete the Sliding Fee Discount Program application in its entirety. Staff will be available, if needed, to assist patient/responsible party with applications. By signing the Sliding Fee Discount Program application, patient/responsible party are confirming their income as reported to Willis F Gaffney, MD PC is accurate as disclosed on the application form.
5. Eligibility: Discounts will be based on income and family size only.
- Family is defined as: a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family. Willis F Gaffney, MD PC will also accept non-related household members when calculating family size.
 - Income includes: gross wages; salaries; tips; income from business and self-employment; unemployment compensation; workers' compensation; Social Security; Supplemental Security Income; veterans' payments; survivor benefits; pension or retirement income; interest; dividends; royalties; income from rental properties, estates, and trusts; alimony; child support; assistance from outside the household; and other miscellaneous sources.
6. Income verification: Applicants may provide any of the following:
- Previous year W-2
 - Two most recent pay stubs
 - letter from employer
 - Form 4506-T (if W-2 not filed)
 - Self-employed individuals will be required to submit detail of the most recent three months of income and expenses for the business. Adequate information must be made available to determine eligibility for the program. Self-declaration of Income may be used. Patients who are unable to provide written verification may provide a signed statement of income. Please refer to [Sliding Fee Discount Program Patient Application](#) for a complete list of items acceptable as proof of income.
7. Discounts: Those with incomes at or below 100% of poverty will receive a full 100% discount for health care services. Those with incomes above 100% of poverty, but at or below 200% of poverty, will be charged a nominal fee according to the included sliding fee schedule. The sliding fee schedule will be updated during the first quarter of every calendar year with the latest Federal Poverty Line Guidelines.

8. Nominal Fee: Patients with incomes above 100% of poverty, but at or below 200% poverty will be charged a nominal fee according to the included sliding fee schedule and based on their family size and income. However, patients will not be denied services due to an inability to pay.
9. Waiving of Charges: In certain situations, patients may not be able to pay the nominal or discount fee. Waiving of charges must be approved by Willis F Gaffney, MD PC's Patient Financial Counselor/office manager. Any waiving of charges should be documented in the patient's chart along with an explanation.
10. Applicant notification: The Sliding Fee Discount Program determination will be provided to the applicant(s) in writing, and will include the percentage of Sliding Fee Discount Program write off, or, if applicable, the reason for denial. If the application is approved for less than a 100% discount or denied, Willis F Gaffney, MD PC will work with the patient and/or responsible party to establish payment arrangements. Sliding Fee Discount Program applications cover outstanding patient balances for Twelve months prior to application date and any balances incurred within 3 months after the approved date. The applicant has the option to reapply after the 3 months have expired or anytime there has been a significant change in family income we must be notified. When the applicant reapplies, the look back period will be the lesser of six months or the expiration of their last Sliding Fee Discount Program application.
11. Refusal to Pay: If a patient verbally expresses an unwillingness to pay or vacates the premises without paying for services, the patient will be contacted in writing regarding their payment obligations. If the patient is not on the sliding fee schedule, a copy of the sliding fee discount program application will be sent with the notice. If the patient does not make effort to pay or fails to respond within 60 days, this constitutes refusal to pay. At this point in time, Willis F Gaffney, MD PC will explore options not limited to, but including offering the patient a payment plan, referring the patient to collections, or waiving of charges.
12. Record keeping: Information related to Sliding Fee Discount Program decisions will be maintained and preserved in a confidential manner by the offices of the Patient Financial Counselor/office manager, in an effort to preserve the dignity of those receiving free or discounted care.
 - Applicants that have been approved for the Sliding Fee Discount Program will be logged in Willis F Gaffney, MD PCs practice management system, noting names of applicants, dates of coverage and percentage of coverage.
 - The office of Patient Financial Counselor/office manager can maintain an additional record identifying Sliding Fee Discount Program recipients and dollar amounts. Denials and applications not returned will also be logged.

13. Policy and procedure review: The Sliding Fee Schedule will be updated based on the current Federal Poverty Guidelines. Willis F Gaffney, MD PC will also update policies and procedures which may serve as barriers preventing eligible patients from having access to community care provisions.
14. Budget: An estimated amount of Sliding Fee Discount Program service will be placed into the budget as a deduction from revenue.

Date of Policy
02/01/2025

A handwritten signature in black ink, appearing to read "W. F. Gaffney", is written below the date.