# RESOLUTION NO. 1267

A RESOLUTION adopting an Ambulance Billing Debt Forgiveness Policy.

WHEREAS, it is the policy of the City of Camas that the provision of emergency medical services is not conditioned upon ability to pay, and

WHEREAS, the City Council desires to adopt a policy providing for cancellation of all or a portion of debt owed to the City for emergency medical services for those with no means or inadequate means to pay.

NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF CAMAS AS FOLLOWS:

## Section I

The City hereby adopts the Ambulance Billing Debt Forgiveness Policy attached hereto as Exhibit "A" and by this referenced incorporated herein.

Section II

ADOPTED by the Council of the City of Camas at a regular meeting this \_\_\_\_\_\_ day of March, 2013.

SIGNED:

Mayor

AIIE

Clerk

APPROVED as to form:

City Attorney

# CITY OF CAMAS AMBULANCE BILLING DEBT FORGIVENESS POLICY

### Policy -

It is the policy of the City of Camas that ability to pay is never a condition of emergency medical services. All aspects of emergency medical services will be provided to all patients without discrimination of those with no means or inadequate means to pay. A patient that cannot pay for emergency medical services may apply for debt forgiveness based on income eligibility.

#### Definitions -

<u>Income Eligibility</u> is the qualifying income level as determined by the current year Health and Human Services Federal Poverty Guidelines.

<u>Debt Forgiveness</u> is canceling all or a portion of debt owed to the City of Camas for emergency medical services rendered.

#### Procedures -

After receipt of an application for debt forgiveness, the finance department ascertains whether the applicant claiming to need financial assistance actually meets income eligibility criteria using documentation provided by the applicant. Such documentation may include the most recently filed federal tax returns, payroll check stubs, unemployment compensation and Medicaid eligibility. Other financial resources available to the patient including medical insurance, government programs and third party liability insurance will be reviewed and included in the ability to pay. The city will review each application, approve or deny each one and notification will be sent to the applicant.

Full debt forgiveness will be provided to a patient or responsible party with a gross family/household income at or below 100% of current published Federal Poverty Guidelines, adjusted for family size. If the patient can be claimed as a dependent, the parent or guardian income will be considered in the income eligibility. Partial debt forgiveness will be provided for a patient or responsible party with a gross family/household income between 101% and 200% of the current year published Federal Poverty Guidelines according to the sliding scale below:

Debt Forgiveness					
Income as a Percentage of Federal Poverty  Level*	Percentage of Debt Forgiveness				
100% or below	100%				
101% to 133%	75%				
134% to 166%	50%				
167% to 200%	25%				
Greater than 200%	0%				

<sup>\*</sup>See Addendum A for poverty levels and number of persons in household. Addendum A to be updated annually based on current year Federal Poverty Guidelines.

Under some circumstances debt forgiveness may be provided to a patient or responsible party with a gross family/household annual income greater than 200% of the Federal Poverty

Guidelines. If circumstances such as extra-ordinary non-discretionary expenses, future earning capacity or the ability to make payments over an extended period of time may be taken into consideration. All members of the finance committee must be in agreement of any debt forgiveness allowed under these circumstances.

Reasonable payment arrangements, consistent with the eligible responsible party's ability to pay, will be extended for amounts not eligible for debt forgiveness. Up to ten monthly payments without interest may be arranged; additional months could be considered especially with consistent payment history. The finance department reserves the right to revoke any debt forgiveness and assign all unpaid balances to collections if an extended payment agreement is in default.

# Full or Partial Debt Forgiveness Schedule Based on 2013 Health & Human Services Federal Poverty Guidelines

	100%	75%	50%	25%
	Forgiveness -	Forgiveness -	Forgiveness -	Forgiveness -
	Income Range	Income Range	Income Range	Income Range
	100% or below	101% - 133%	134% - 166%	167% - 200%
Persons in	Poverty	Poverty	Poverty	Poverty
Family/Household	Guideline	Guideline	Guideline	Guideline
1	\$0 -\$11,490	\$11,491 -\$15,282	\$15,283 -\$19,073	\$19,074 -\$22,980
2	\$11,491 - \$15,510	\$15,511 -\$20,628	\$20,629 -\$25,747	\$25,748 -\$31,020
3	\$15,511 -\$19,530	\$19,531 -\$25,975	\$25,976 -\$32,420	\$32,421 -\$39,060
4	\$19,531 -\$23,550	\$23,551 -\$31,322	\$31,323 -\$39,093	\$39,094 -\$47,100
5	\$23,551 -\$27,570	\$27,571 -\$36,668	\$36,669 -\$45,766	\$45,767 -\$55,140
6	\$27,571 -\$31,590	\$31,591 -\$42,015	\$42,016 -\$52,439	\$52,440 -\$63,180
7	\$31,591 -\$35,610	\$35,611 -\$47,361	\$47,362 -\$59,113	\$59,114 -\$71,220
8	\$35,611 -\$39,630	\$39,631 -\$52,708	\$52,709 -\$65,786	\$65,787 -\$79,260

### For each additional person in family/household add:

Add	\$4,020	\$5,437	\$6,673	\$8,040

For example: a family/household of 2 members with an income of \$25,000 will qualify for debt forgiveness of 50% of the ambulance billing as the patient's income is above \$20,629 and below \$25,747 per year.