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**Tuanvo Ngeitu Bu:** Jennifer Marion: Sr VP  
 Finance CFO  
**Policy Hmun:** Finance  
**Cherhchan:** Policy  
**Hmannak:** Franciscan Alliance  
 Corporate Board Zate  
 Theihter

## Chamlo Ding Bawmhnak Le Insurance Ngeilo Mizaw Discount Kong Policy

9/12/16 Franciscan Alliance chung sizung pawl an min aa thleng. Min thar aa thleng mi le min hlun pawl cu Sizung Min Tialnak ah zoh ding a si lai.

**Policy Number: 301.01**

**Hmannak ding: Franciscan Alliance Sizung Vialte (Sizung Cazin Zoh)**

### Tinhmi (Purpose):

Catholic Church thinlungput muru le cawnpiaknak cherhchan in tuah mi Catholic health care system chung ah Khrih i damternak ministry rian sunglawi cu Franciscan Alliance, Inc. (Franciscan) hmang in kan zultpeh peng ko. Bu in tuan mi hi rian sunglawi nih aa hmaithlak mi ah hin herhbau in a um mi hna cung i zaangfahnak, nunnak upat, le pumpak sinak thlazahpiak tehna aa tel. Minung pakhat cio an pumpak sinak ah thlazah awk maldang te le manngai cio an sinak leng ah kan ti khawh mual chung in Franciscan nih cun mipun, biaknak, takvun rong, nu maw pa sinak, chuahkehnak ram, mitlinglo sinak silole pumpak in phaisa liamcawi khawh lo tehna ruat lo in mikip sin ah khinhhranhman rian a tuan. Hi kan zumh ning ah i hngat in mi kan khinhhranhman hna tik ah Khrih bang in pumsa in, thilri le chawva in le thlarau in mi chambau kan banh kan phanh khawh hna lai, ti kan ruat.

Insurance a ngei lo mi silole insurance a ngei ko mi zong phaisa tampi liam hau a si mi hna lakhruak in silole damh hau si ruang ah an i khinhhranhman man aa pek kho lo mi, cozah silole social service program bawmhnak a ngah kho fawn tung lo mi hna ah chamti lo ding bawmhnak (charity care) silole discount tuahpiak phun phaisa lei bawmhchanhnak cu Franciscan nih tuah aa zuam peng. Mizaw khinhhranhman ning a tha tung, mi harsa nih fuhpanh khawh mi si fawn, dawtnak in tuah mi kan mission rian a tlamtlinnak ding ah Franciscan nih cun phaisa lei i mizaw an dirhmun fian khawh aa zuam tawn i, cu zawn ah mizaw khinhhranhman lam a kham bal lo. Mizaw nih zualral in silole damh hau dirhmun si ruang i aa thlopbul tik ah le cuti aa khinhhranhman man amah te in aa pek khawh lo ding a si tik ah a liam ding zate silole cheuchum tal liampiak ding ah hi policy cu ser a si. Cu kong ah fianghlang te le duhdanhnak um lo te in thil tuah khawh a sinak lai le mizaw cu bawmh hau a si taktak maw, ti fiannak ding ah Franciscan sin ah mizaw leipang in a herh mi information pek a herh ve. Amah te in aa pek kho mi mizaw nih cun an i thlopbulnak man cu an i pek ding a si ko, cuticun mizaw dangdang le zapi cio zong khinhhranhman an si kho lai.

Hmun kip um khuatlang herhhai tete, a tha bik i tuahpik kho ding in lakhruak silole damh hau si ruang i i thlobulnak man a zeiti hmanh in aa pek kho lo ding mizaw i an si ning, insurance a ngei lo nain i thlobulnak man a pe kho ding mizaw an dirhmun tehna hngal kho ding in Franciscan cu aa zuam peng ko. Mizaw pakhat khinhramh a hauh le hauh lo cu, cu mizaw i phaisa lei a dirhmun si lo in a damlonak dirhmun tu ah aa hngat ding a si.

Hi kan policy hi Franciscan nih khuatlang nun i tuavo a laknak program ah a biapi ngai mi thil a si i, kan tuannak khuatlang ca ah tuavo kan ngei, kan i tinak zong a si chih. Cu leng ah 2010 March 23 ah Internal Revenue Code section 501(r) ti in rak nunter i 2014 December 29 ah rak fehter mi Patient Protection and Affordable Care Act le Indiana Law IC 16-21-9 ning te in Franciscan nih rian kan tuan, ti a fiantertu policy zong a si.

## **FIANTERNAK (DEFINITIONS):**

**Chamlo leiba (Bad debt)** – i thlobulnak man zeimawzat cu mizaw nih pek hrimhrim ding ah le a pek khawh ding ah ruah a si, nain mizaw leipang in pek (cham) duh lo mi leiba

**Chamlo ding bawmhnak (Charity care)** – mizaw nih aa thlobulnak man zate silole cheuchum aa pek khawh lo ruang ah cham ti lo ding in bawmhnak silole insurance ngeilo discount tuahpik phun bawmhnak

**Zualral (lakhruak) khinhramhnak** – lenglei thilcang pakhatkhat ruang ah ruah lo pi in khuasual (accident) ton i, taksa i khawnden, silole lakhruak pi in zawtfah ton, cu bantuk ton tik i hramh colh lo ahcun a chia bik zeipoh ton khawh a si mi thil thlobul khinhramhnak

**EMTALA** – Emergency Medical Treatment and Active Labor Act

**Chungkhar** – mizaw, mizaw i a nupi/va (innkhat i an umti lo zong ah) le mizaw in ah khua a sa ve mi kum hleiriat tang a chungchuak silole aa cawm mi a fale zate. Mizaw cu kum hleiriat tang a si ahcun, “chungkhar” ti mi biafang nih mizaw i hringtu silole cawnkengtu nulepa (innkhat i an umti lo zong ah), cu nulepa i an chungchuak silole an cawm mi kum hleiriat tang fale zate.

**Phaisa bawmhnak** – mizaw nih a liam ding aa khinhramhnak man (medical bills) cu kan policy nih a sianh chung vial thumhpik mi

**Phaisa bawmhnak soknak** – phaisa lei bawmhnak ngahnak ding soknak ca

**FPG** – U.S. Department of Health and Human Services nih caan zeimaw can karthlak lengmang in an chuah i, hi kan policy ning in phaisa bawmhnak sok ni in hman khawh ding Federal Poverty Income Guidelines (Mi Sifak Rikhiahnak)

**Aamahkhangtu (Guarantor)** – i thlobulnak man pek ding ah mawhphorhnak tuavo a ngeitu minung

**Damh hau (Medically necessary)** – thlobul lo ahcun mizaw nih zeipoh ton khawh a si ruang ah hlathlai colh le/silole khinhramh colh a hau mi sizung um mizaw silole a leng mizaw i khawndennak, damlonak, zawtfah silole cu zawtfah a langh ning. I thlobul ning cu mizaw damnak ding ah aa tlak mi le midamlo zohkhenh ning standard mit in zoh tik i cohlan khawh mi a si lai; thlobulnak thilri hman mi tehna zong mizaw le sibawi te siarem ning sawhsawh men in si lo in him te le tlamtling te in Franciscan hmunhma nih an ngeih khawh mi a si lai. Damh hau (Hramh hau) hrimhrim a si, ti mi ah aa tel awk a si lo mi pawl cu:

- Tamhmawih (cosmetic)
- Sizung nih research tibantuk hlathlainak le kherhlainak tuah ruang i hneksak thlobul/thiltuah mi pawl
- Thau laakpiak phun thlobulnak
- Lamdang/phundang in i thlobulnak phun (thimchunh, hmehnam/malit, hliahcaang nam/dihhmeh phun tibantuk)
- Pumpak in mizaw zohkhenh phun nurse rian
- Haa thlobul
- Medicare/Medicaid nih pekpiak lo mi phun
- Private le/silole Franciscan leng sii lei silole sibawi fimthiamnak fee pawl, silole
- Franciscan nih ralrin awk bia a chim cang hnu i i thlobul/khinhhramhnak pawl

**Mizaw** – sizung nih khinhhramhnak a pek mi a colatu minung

**Ngah Ding Ah Ruahchung (Presumptive Eligibility)** – an i khinhhramhnak man pekpiaknak lam a um ding ah an ruah mi hna mizaw cu sizung nih caan zeimaw can chung, cu bantuk mizaw dirhmun in an cohlan colh tawn ko hna.

**Pek colh ruang discount** – Franciscan nih ri a khiah mi caan chung ah mizaw nih a pek dih awk i remhsiampiak mi leiba zate pek colh khawh ding ahcun liam ding zat thumhpiak a si

**Insurance nih pekpiak dih lo mi (Underinsured)** – insurance silole hmundang in bawmhnak a ngah ko nain amah te in i pek ding aa pek kho lo mi mizaw

**Insurance ngeilo (Uninsured)** – mizaw a si i, (i) cozah silole private health insurance a ngei lo mi, (ii) a insurance benefits a hmang dih cang mi, (iii) insurance nih damh hau i thlobulnak a pekpiak dih khawh lo mi.

**Insurance ngeilo discount** – damh hau a si ruang ah khinhhramh mi mizaw cu cozah silole private health insurance a ngeih lo tik ah silole a insurance benefits a hman dih cang tik ah a liam ding phaisa zat cu thumhpiak (discount tuahpiak) a si.

### **POLICY FIANHTHANHNAK (POLICY STATEMENT):**

Sibawi mizohkhenhnak hmunhma, Ambulance rianthuannak hmunhma, le sizung tibantuk Franciscan hmunhma zate ah insurance ngeilo mizaw nih lakhruak khinhhramhnak an ton tik silole Franciscan rianthuannak hmunhma chung ah damh hau a si tung insurance ngeilo mi hna cai hman awk ah, ti in a tang bia tial ning bang in Franciscan nih hi policy cu a ser.

Hi policy cu phaisa lei in bawmhchanh hau mizaw ca i tuah mi a si i:

- A. Lakhruak pi in silole damh hau si ruang i khinhhramh a si mi a tanglei mizaw pawl cu an liam ding zate silole cheuchum pekpiak an si:
  1. Phaisa lut/ngeihchiah ah a level a niam tuk i, rikhiah chung silole tang ah a um mi mizaw (FPG in tah tik ah); silole
  2. Aa khinhhramhnak medical bills a zate in silole a cheuchum zong aa pek kho lo i phaisa lei a dirhmun a chia ngai mi mizaw.
- B. Insurance a ngei lo i Franciscan sizung ah lakhruak silole damh hau si ruang ah khinhhramh a si mi mizaw pawl cu an liamcawi ding phaisa discount tuahpiak an si.

Hi policy cu mizei bantuk ca hmanh ah phung serpiak riangmang in hnatlaknak, lungtlinpinak tibantuk ca i ser mi a si lo. Hi copolicy cu miphun, biaknak, takvunrong, nu maw pa sinak, chuakkehnak ram, mitlamtlinglo sinak, silole phaisa kong i pumpak dirhmun tibantuk ruat bak lo in zualral (lakhruak) thil le damh hau si ruang i khinhhramhnak pek khawh nak ding ca i tuah mi a si. Franciscan nih cun amah nih rian a pek lo mi sibawi te le sizung lei rianuantu hna i sin phaisa liamcawi ding kong le zeimawzat pek hmasa hauh (copay) kong ah ze nawl hmanh a ngei lo.

EMTALA phung zul in mizaw nih aa zohternak man a pek khawh lai le pek khawh lai lo ruat lo in zualral thil ah khinhhramh ka herh a ti mi poh cu Franciscan sizung kip nih aa dawhtlak ning te in a zoh hmasa ta hna dih ding a si. Cuti a zoh (chek) ta hmasa hna i, mizaw cu a rannak in hramh colh hau a si, tiah Franciscan rianuantu pakhatkhat nih a ti ahcun cu Franciscan sizung nih a ti khawh mual chung in mizaw cu lakhruak khinhhramhnak a tuah lai, silole EMTALA nih a fainter ning in a herh ahcun hmundang i thialkaamnak a tuah lai.

## **PHAISA LEI BAWMHNAC NGAH KHAWH NAK:**

### ***Insurance Ngeilo Discount Tuahpiaknak***

Sizung ah lakhruak in silole damh hau si ruang ah aa zohter mi mizaw khinhhramh tik ah insurance a ngei lo mi an si ahcun insurance ngeilo mi discount timi tuahpiak ding an si. Cu bantuk insurance ngeilo discount tuahpiak khawh mi zat cu Franciscan sizung nih Medicare zong telh chih in private health insurance pawl cung i buaktlak in a sianh mi zat ah aa ngat mi a si. Mizaw cu Franciscan nih rian a pek mi silole contract in a tuanter mi sibawi nih a zoh mi a si ahcun sinak a tlinh mi mizaw cu amah te in i pek lengmang phun silole discount tuahpiak khawh a si. Franciscan sizung ciocio zong ah anmah le an market si ning hoih in discount dangdang an pek khawh rih men ko lai. Hi bantuk discount hi pekcolh ruang i discount tuah mi (prompt pay discount) phun dah ti lo sizung in discount tuahpiak mi dangdang he fonh chih ding a si lai lo. Phung le cozah zultphung a buar mi cu zeiti hmanh in discount tuahpiak khawh an si lai lo.

Franciscan nih mizaw cu an min an laak lio le/silole sizung luhter lio ah insurance an ngeih ngeih lo kong cu fiannak a tuah lai. Insurance ngeilo mi discount tuahpiak mi cu bill a tlak hmasa bik bak in hman colh khawh ding in tuah a si. Mizaw sin i kuat mi ca (statements) nih siamremh mi le mizaw pek ding zat cu a langhter ko lai. Insurance ngeilo discount ti mi cu khat le khat hnatlaknak ngeih hnu i tuah mi discount a si i, mizaw cu chamtilo ding bawmhnak a ngah mi a si dah ti lo ahcun, hi discount cu phaisa liam ding phiatpiaknak ca ah ruah ding a si lai lo. Insurance ngeilo discount cu pek khawh lo ruang ah leem than khawh phun a si lo. Insurance ngeilo mi a si, tiah rak ti mi mizaw cu hramh a sic hung ah insurance a ngei ko, tiah Franciscan nih a hngalh ahcun discount a rak pek cia cu a hrah than lai i, bill a siamremh than hnu ah mizaw le insurance kampani sin ah a thar in bill a kuat than lai. Discount tuahpiak hnu zong i a leiba a pe kho lo mi mizaw cu cham ti lo ding bawmhnak silole phaisa lei mi harsa siamremhpiaknak (financial hardship adjustment) an sok kho.

### ***Chamlo Ding Bawmhnak (Charity Care)***

Chamlo ding bawmhnak cu laakhruak in aa khinhhramhnak pekpiaktu ding ah insurance a ngei lo mi silole insurance nih a pekpiak lo mi mizaw, silole insurance ngeilo/insurance nih pekpiak lo mi mizaw nih Franciscan sizung ah damh hau si ruang dirhmun in aa zohter tik ah cuti aa zohternak man cu insurance (rianuannak in ngah mi, cawk khawh mi, silole cozah tuah mi insurance, COBRA, silole phudang hmun dang nih tuah mi insurance phun tibantuk) nih pekpiak khawh mi phun a si lo tik ah mizaw

nih ngah khawh mi a si. Cham ti lo ding bawmhnak phun hi damh hau si ruang i sizung i zohternak le sizung umnak, cun Franciscan nih rian pek mi silole contract in tuanter mi sibawi sin in i thlobbulnak tibantuk vialte ca ah sok khawh mi a si. Damh hau si ruang ah si lo in mizaw nih amah duhthim khawh phun i zohternak man cu mah te nih i liam ding a si ko i, chamti lo ding bawmhnak ngah ding in chekhlat hau an si lo.

Mizaw cu cham ti lo ding bawmhnak a ngah kho lai maw, ti cu phaisa lei bawmhnak a soknak catlap in le hlathlainak in bia chahpiak a si. Cham lo ding bawmhnak ngah ding ah cun Medicaid silole cozah bawmhnak a ngah lio mi an si lo a hau. Phaisa lei bawmhnak kan policy kong hi mizaw cu hngalhter in phaisa lei bawmhnak cu sok khawh a si tik ah sok ding in ruahnak pek an si. Nain cham lo ding bawmhnak ngahnak ding ah a herh mi ca dangdagn pawl tu cu kuat rih ding a si lai lo. Phaisa lei bawmhnak a sok lo mi cu leiba coptu sin ah an leiba kuat an si i, phaisa cawh khawh an si lo tik ah leiba coptu sin in a rak kir than tawn. Cu ruang ah Franciscan nih a leng lei rianquannak le cazin (credit scores) tehna hlathlai in mizaw silole aamahkhangtu cu leiba pe kho ding a si maw, ti a hlat lai. A hnuthai ah cun mizaw silole aamahkhangtu i phaisa lei a dirhmun hngalh khawhnak ah cun credit scores a tuahtu pawl lenglei mi lengmang hman an si tawn. Chamti lo ding bawmhnak ngah le ngah lo kong cu leiba cawh chung (service pek hlan, leiba cawh lio caan, silole leiba pe kho ding a si lo, ti fian hnu le leiba coptu nih leiba an cawh khawh ti lo hnu i a account an khirh than hnu tibantuk) zeitik poh ah biachahnak tuah ding a si.

Mizaw silole aamahkhangtu cu cham ti lo ding bawmhnak a hmu kho ding a si maw, ti i phaisa lei a dirhmun hngalhnak ding ah phaisa lut (minimum income test) le cham khawhnak lam (means test), ti in dot hnih in hlathlainak tuah a si. Phaisa lut kong test tuah tik ah phaisa lei bawmhnak soknak ca chung i mizaw silole amahkhangtu nih a langhter mi phaisa lut cu FPG he cuaichun a si. Cham khawhnak lam hlathlainak (means test) ah cun mizaw/aamahkhangtu nih bawmhnak soknak ca chung i a langhter mi medical bill le ngeih thilri, pek awk cham awk dangdang ngeih mi, phaisa lut le hmanna pawl vialte cu zoh dih hnu ah cham lo ding bawmhnak hmuh mi tiang in zuh ding, phiat ding a si lai maw, cu nih cun mizaw/aamahkhangtu le chungkhar khuasaknak tiang harsatnak a chuahpi lai maw, ti tehna tiang zoh dih le biachahnak tuah a si. Cham ti lo ding bawmhnak pek ning le biachah ning cu a tang bang in a si:

<b>Kum Khat Chung Chungkhar Phaisa Lut</b>	<b>Hlohpiak Zat (Amount of Write-Off)</b>
≥ 200% of FPG	100%
201-250% of FPG	80%
251-300% of FPG	60%
301-350% of FPG	40%
351-400% of FPG	20%

***Liam Ding Phaisa Har Ruang I Siamremhpiaknak***

Insurance a ngei lo mi le insurance nih a liampiak khawh lo mi mizaw/aamahkhangtu nih an kum khat phaisa lut chung in 20% nak tam medical bill an ngeih (thilri ngeih mi zeizei an ngeih lo) ahcun an sining dihlak cung ah i hngat in le/silole leiba pek chung caan sauhpiak phun in leiba siamremhpiaknak lam tuahpiak an si. Hiti medical bill siamremhpiaknak hi phaisa bawmhnak soknak application form hmang in sizung bill he Franciscan nih rian pek mi silole contract in tuanter mi sibawi i zohternak he huapter dih a si. Thil si ning nih a onh ko ahcun, medical bill siamremhpiak ning cu a tang bang in a si:

<b>Kumkhat Chungkhar Income Chung in Medical Bill %</b>	<b>Siamremhpiaknak</b>
20-29%	15
30-39%	20
40-49%	25
50-59%	30
60-69%	35
70-79%	40
80-89%	45
90-100%	50

## **LIAMCAWI BAWMH NINGCANG:**

### ***Mizaw Chawnhbiak Ning (Communication to Patients)***

- A. Franciscan nih phaisa liamcawi bawmhnaak a um kong hi zualral mizaw zohnak emergency departments, urgent care, mizaw min khumhnaak/laaknak, bill tuahtu zung, a leng mizaw i zohternak khaan le Franciscan sizung websites ah thawngthanhnaak a tuah. Liamcawi bawmhnaak soknak ca fill ap a hau i, cu i a qualify mi mizaw cu phaisa liamcawi ding phiatpiak silole thumhpiak khawh an si kong ca taarpiak le thawngthanh an si.
- B. Hmun kip um Franciscan sizung hmunhma tampi ah holh phun dangdang in hi bawmhnaak kong a tawinak in tialnak cabil (brochures) rel awk ah chiah dih a si.
- C. Hi policy zul in sizung le sikhan ah ruahnak petu le thiltuahpiaktu minung an um i, cu hna nih cun state le federal level leng ah Franciscan bawmhnaak programs a um kong an chimh an cawnpiak hna.
- D. Insurance a ngei lo mi sin i bill kuat tik le thawngthanhnaak kuat tik ah liamcawi bawmhnaak a um kong hi thanh chih a si tawn.
- E. Mizaw/aamahkhangtu mi zeipoh nih Franciscan bill tuahtu zung ah phone chawnh in silole sizung websites ah kal in bawmhnaak soknak catlap cu ngah khawh a si.
- F. Mizaw/aamahkhangtu mi zeipoh nih Franciscan bill tuahtu zung ah suimilam 24 chung zeitik poh ah phone chawnh khawh le bawmhnaak soknak catlap hal khawh a si.
- G. Mizaw si lo in mizaw i a sibawi, a chungkhat, khuatlangbu silole biaknak bu minung pakhatkhat, bawmhchanhnaak petu bu in minung silole sizung minung tibantuk nih pumpak kong phung (privacy laws) buar lo te in mizaw ai-awh in bawmhnaak soknak catlap cu halpiak khawh a si.
- H. Mizaw leiba cu leiba coptu bu sin kuat hlan ah mizaw/aamahkhangtu nih a rak pek mi address le phone number ah a tlawm bik in ca vawi 4 kuat a si i, vawi 7 phone chawnh a si. Cu cakuat le phone chung bia cun mizaw leiba zat kong chimh a si i, an pek khawh lo ding ahcun bawmhnaak sok khawh a si kong chimh an si.
- I. Franciscan i kumchuak riantuantu vialte le leiba coptu bu minung pawl zong hi bawmhnaak policy kong hi kum fatin cawnpiak chimhrelhnaak ngeih a si.

### ***Chamlo ding Bawmhnaak le Discount Tuahtu mi nih a Huap mi Sibawi pawl***

Franciscan website ah Franciscan he aa pehtlai mi le Franciscan Network chung sibawi min vialte cu taar dih a si. Franciscan sizung i Patient Access Department zong ah cu sibawi an min cazin cu a um dih ko. Franciscan le Franciscan Network nih rian a pek mi sibawi nih cun hi policy hi an zulh cio. Nain Franciscan le Franciscan Network nih rian a pek lo mi sibawi nih cun hi policy hi an zulh lai lo.

## ***Liamcawi Bawmhnak Soknak***

Mizaw kip nih khinhhramhnak a ngeih hlan, a ngeih lio, a ngeih hnu i a account a um chung, Franciscan he aa pehtlaih chung vialte, liamcawi bawmhnak hi zeik tik poh ah sok khawh a si. Hi bawmhnak soknak ca hi a caan ning te in fill ap ding le kuat ding a si: (i) mizaw/aamahkhangtu nih US mail in silole electronic in hi bawmhnak soknak ca a hal hnu, silole (ii) mizaw/aamahkhangtu nih Franciscan bill tuahtu zung ah online in bawmhnak sok ka duh ko, a ti hnu ni 30 chung ah kuat hrimhrim a hau. Bawmhnak soknak ca hi tlamtling te in tuah ding si i, cu nih a chim duh mi cu, fill ap, min thut, phaisa lut le phaisa hmanna, ngeih mi thilri, leiba dangdang ngeih mi tibantuk ca dang vialte he tiah soknak ca cu kuat ding, tinak a si. Bawmhnak sok hnu ahcun cu bawmhnak kong i biachahnak tuah hlan chung cu bill tuahtu zung nih mizaw leiba account cu tawngtham rih lo te in an chiah lai.

Bawmhnak a sok mi hna hi upat bu le hmaizah bu te in chawnhbiak pehtlaih ding an si i, an kong an kuat mi ca pawl zong ho midang hngalhter lo te in a thup (confidential) in chiahpiak ding a si lai. Bawmhnak pek kong ah hin mizaw leipang in a herh mi information ca pawl, tling te i kuat a biapi tuk. Mizaw nih federal le state in cozah bawmhnak a sok lo le cuti a sok mi cu a hmu kho lo, ti a fian hlan chung cu Franciscan bawmhnak hi ngah khawh a si lo. Cu ruang ah a si kho mi lam phunphun hmang in mizaw cu hi bawmhnak pawl sok kho ding in Franciscan lila nih tuahpiak a si tawn.

Mizaw nih bawmhnak soknak ca cu tlamtling te in a fill ap lo, silole phaisa lut, phaisa hmanna, ngeihthilri, leiba dangdang ngeih mi tibantuk ca dangdang he tling te i a kuat chih lo ahcun Franciscan nih tuah tawnkel ning in leiba halnak rian a tuan cang lai i, a cung i kan langhter bang in mizaw/aamahkhangtu nih cuti Franciscan nih leiba a halnaknak cu leh lo in a um ahcun leiba coptu sin ah le cu hnu ah credit reports a tuahtu sin tiang in leiba cawhnak kong cu a kuat a hau men lai.

Bawmhnak soknak ca le ca herhhai dangdang tlamtling in hmuh hnu ni 45 chung ah cañial in Franciscan nih mizaw cu bawmhnak kong i biachah ning thawng a thanh lai. Cu thawngthanhnak ca chung ah cun mizaw nih bawmhnak a sok mi cu a ngah kong silole a ngah lo kong, a ngah lo nak a ruang, mizaw nih leiba pek ding zeizat tibantuk aa ñial dih lai i, bawmhnak a sok hnu ah mizaw cu phaisa lei kongkau i a dirhmun aa thlen a si ahcun Franciscan bill tuahtu zung ah thawng thanh zau ding a si kong tehna, thanh chih a si lai. Cuti thawng thanh vialte cu file ah chiah dih a si tawn lai.

Bawmhnak sok dih hnu ah mizaw nih a pek ding leiba kongkau ah Franciscan cu mizaw he i chawn in pek ningcang (payment plan) a tuaktapiak lai. Bawmhnak kong i biachahnak hmuh hnu ni 30 chung ah mizaw cu Franciscan he i chawn in le kaphnih hnatla in leiba pek ningcang a tuah hrimhrim a hau. Mizaw nih thilri ngeihchia dangdang a ngeih dah ti lo ahcun mizaw nih leiba a pek lengmang ding phaisa cu a chungkhar kum khat chung hmuh mi i 10% nak tam a si lo a hau. Thla fatin pek ding ah a tlawm bik rikhih cu 25% a si. Thla fatin cu zat lengmang ka pek lai, ti mi hnatlak cia ning in mizaw nih pek khawh lo ahcun Franciscan bill tuahtu office sin ah mizaw nih thawng a thanh a hau. Mizaw leipang in cuti chawnhbiaknak a um lo ahcun a leng lei leiba coptu bu sin ah leiba kuatpiak tiang ton khawh a si.

Hnatlak cia leiba cham ning in silole thla fatin pek ding leiba mizaw nih a pek lo ahcun a tlawm bik vawi 2, Franciscan nih mizaw cu ca a kuat lai. Leiba coptu bu sin i leiba kuat hlan ah hiti i pehtlaih i chawnhbiaknak hi tuah hmasa ding a si.

Leiba coptu bu sin ah leiba kuatpiak a tong cang mi mizaw nih liamcawi bawmhnak hal khawh a si i, bawmhnak soknak ca fill ap i ca herh dangdang he kuat ding a si. Cu bantuk minung cu leiba zate silole a cheuchum pekpiak ding ah ruah ding an si lai.

Bawmhnaak soknak ca he tiah mizaw/aamahkhangtu nih an kuat chih ding ca pawl cu:

- A. Rianṭuan mi si ahcun tax zuh hlan hlawh laknak (gross wages), rianṭuanlo mi si ahcun rian ngoltetu nih liamh mi, social security le supplemental security hmuh mi, cozah bawmhnaak, ralkap hlawh, rocotu hlawh, pensen, mi sin ah hmunram innlo le thilri hlanhnaak in hmuh mi phaisa, phaisa karh tibantuk, sianginn cacawnaak lei in bawmhchanhnaak, nupi/va he i rorah i ṭenhcheu mi, fale cawmnaak (child support), chungkhar khualeng in bawmhnaak phunphun, awngbali/miakcelh teinak in hmuh mi tibantuk chungkhar phaisa lut vialte.
- B. Rianṭuan lio mi si ahcun hmanung bik thla thum ca hlawh laknak (paystubs)
- C. Mah te in rian aa ngeih mi si ahcun hmanung bik kum hnih chung miaknaak le sunghnaak
- D. Rian ngeilo mi si ahcun cuti rian ngeih lo ruang i benefits hmuh mi le/silole bawmchan zohkhenhtu nih a minthut he tiah zeiti a bawmhchanh kong a ṭialnak cakuat
- E. Rianṭuankholo mi (disabled) si ahcun cuti si ruang ah benefits hmuh mi le/silole ze i can chung dah cuti rian ṭuan kho lo ding a si kong ṭialnak sibawi ca
- F. Pensen a la cang mi si ahcun social security le pensen tangka lut
- G. Bank ah savings le checking accounts langhtertu ca le phaisa karh chiahnaak catlap pawl
- H. Mizaw/aamahkhangtu i a khuasaknaak inn chim lo in innlo dang le hmunram dang in hmuh mi phaisa
- I. Cawmken mi (dependents) zeizat dah an si kong langhternak
- J. Phaisa lut rak langhter cia mi cu a hnu ah aa thlen ahcun cuti aa thleng thar langhternak ca
- K. Sizung leiba a tam langhternak ah sibawi dangdang sin i zohter ruang i ngeih mi leiba pawl (medical bills)
- L. Hmanung bik state le federal income tax catlap pawl
  - W2s
  - Schedule C Chawtuahnaak In Miak Le Sungh Mi
  - Schedule D Tangka Hram In Miak le Sungh Mi
  - Schedule E Tangka Lut Chap Mi le Sungh Mi
  - Schedule F Dumlo/Zuatkhalh In Miak le Sungh Mi

Mizaw/aamahkhangtu i phaisa lei an dirhmun harsat ning hngalh duh ruang ah Franciscan nih an credit tuanbia (history) hal khawh a si. An cakuat a tlamtlin lo ahcun cu kong kua ding in Franciscan nih thawng thanh lengmang a si tawn. Chungkhar phaisa hmuhnaak le hmannaak, thilri ngeih mi le leiba dangdang ngeih mi pawl langhternak ca he kuat chih lo mi bawmhnaak soknak ca cu ni 15 chung pending in chiah a si i, cu hnu ah bawmhnaak sok mi cu pek lo a si. Tuan deuh lio ah leiba zate silole a cheuchum phiatpiak ding ah rak ti cang mi a si zong ah a hnuthai ah aa palhnaak hmuhchuah a si ahcun leiba cu tharchuah ṭhan khawh a si.

A chelcaan ah cun thil si ning nih ngeih in mizaw cu liamcawi bawmhnaak a ngah ding hrimhrim ah ruah khawh a si chel a um ko (Presumptive Eligibility). Cu bantuk minung cu chekhlat chap hau lo in bawmhnaak a hmu kho ding an si.

Cham ti lo ding bawmhnaak a hmu kho ding ah Franciscan nih a ruah mi hna cu:

- A. Phaisa kong ah dirhmun chia bik (bankruptcy) sinak a phan mi mizaw/aamahkhangtu le Biaceihzung (Court) nih Franciscan i a leiba zate silole cheuchum a phiatpiak mi hna.
- B. Innlo le aamahkhanpiaktu zong a ngeih lo ruang ah Franciscan nih a leiba phiakpiak hrimhrim a hau mi mithi



- C. Franciscan nih a chawnhbiak tik hna le credit reports tehna zoh tik ah mizaw cu innlo ngeilo mi a si i, phaisa lut zong thilri zong a ngeih lo leng ah aamahkhanpiaktu le cozah bawmhnak zong a ngei lo, tiah fian mi mizaw
- D. Franciscan nih a chawnhbiaknak in le credit reports le lam dangdang in a hlathlai tik ah mizaw cu phaisa lut zong thilri zong a ngei bak lo i, phung ning lo in a um mi rangdangmi (illegal alien) a si, tiah fian mi
- E. A Medicaid a nun hlan ah a rak i zohternak leiba a ngei cang i, Franciscan nih a hlathlai tik zong ah aamahkhanpiaktu a ngei lo i cozah bawmhnak zong a ngah lo mi Medicaid a hmu thar mizaw
- F. A ho bawmhchanh le zohkhenh a tong lo mi, thinlung lei mitlamtinglo
- G. Federal income rikhiah 200% tang si ruang ah bawmhnak a hmu ding sifak cazin ah a min a um mi
- H. I khinhhramhnak ca ah ti in grant phaisa a hmu mi mizaw

Bawmhnak hmu ding in cohlan (approve) mi mizaw nih cun cham ti lo ding bawmhnak cu a tam bik thla li chung a hmuh ding a si. Bawmhnak a hmuh caan chung cu bawmh a halnak cohlanpiak (approve) a si ni bak in aa thok. Hramh lio mi mizaw a si ahcun a hnu thla li chung i emergency in le damh hau si ruang i aa zohternak man pawl cu discount tuahtpiak ding a si. Cuti bawmhnak a ngah chung caan a dih cun mizaw nih a thar in bawmhnak a sok than ding a si.

### ***Bawmhnak he Pehlai in Biachahnak Kong i Lungtlinlonak***

Bawmhnak ngah lo ding i biachah kong a lungtling lo mi mizaw silole aamahkhangtu nih cun cuti biachahnak ca hmuh hnu ni 30 chung ah information herhhai ca dangdang silole thil umtu ning kong fianternak ca he tiah zohpiak than ding nawlnak ca kuat ding a si. A hnu ah Franciscan nih mizaw/aamahkhangtu cu nawlnak ca kong i biachahnak thar kong thawng thanh ding a si. Biachahnak pakhat ah zohpiak than ding nawlnak ca vawi khat lawng kuat khawh a si.

### ***Rianṭuan Felfai Kong Fianduhnak (Quality Assurance)***

Liamcawi bawmhnak program he pehlai in mizaw cu felfai te i thil tuahter a sinak lai, Franciscan nih:

- A. Policy suai ning te in liamcawi bawmhnak program cu tuah a si le si lo fiannak ding ah mizaw anih theng ti lo in ho account poh chek i audit a tuah tawn.
- B. Franciscan i kumchuak rianṭuantu le leiba coptu bu i rianṭuantu pawl cu kum fatin, hi liamcawi bawmhnak kong cawnpiaknak a ngei tawn.
- C. Policy a suai cia mi hi a fiang a tliang maw, hman awk a tha ko maw, phung ning le tax kong ah chamhbaunak a ngei maw, tiah caan zeimaw can hnu ah a zohthan lengmang.

### ***Khualeng Leiba Coptu Bu An Rianṭuan Ning***

Tuan deuh lio ah hi policy kong kan chim cang bang in, leiba coptu bu sin i kuat hlan silole leiba hal kong i buaibainak ton hlan ah mizaw cu liamcawi bawmhnak a hmu kho lo mi a si kong Franciscan nih a si khawh chung in fian ta hmasa aa zuam. Franciscan a si ah, khualeng leiba coptu bu an si ah mizaw cu phaisa har tuk dirhmun sinak (bankruptcy) i tuah ding in an ti lai lo. Mizaw/aamahkhangtu cu cham ti lo ding bawmhnak zate silole cheuchum a hmu kho ding a si ahcun amah nawl lo pi in a khuasaknak inn (primary residence) tlaihpiaak ding phun cawlcanghnak cu Franciscan nih a tuah lai lo. Franciscan i bat mi leiba chamnak ah inn ngeitu hnatlaknak in inn cu tlaih ding a si zong ah mizaw/aamahkhangtu i a khuasaknak inn zuar, lawnter, silole chuh (foreclosure) tibantuk cu medical bill peknak ding ca ah cun a tuah lai lo. Leiba ruang ah biaceihbawi silole biaceihzung cu mi tlaihpiaak ding zong in Franciscan nih

a tuah lai lo. Mizaw/aamahkhangtu cu cham ti lo ding bawmhnak a hmu kho ding a si lo ahcun le biaceihzung nih mizaw/aamahkhangtu a rianṭuannak hlawh cu tlaih tlak a si ko, an ti lawng ah hlawh tlaihpiak (phiatpiak) cu Franciscan nih a tuah lai. Mizaw/aamahkhangtu cu cham ti lo ding bawmhnak zate silole cheuchum a hmu kho ding a si lo lawng ah leiba a pek/cham lo kong cu leiba coptu bu pawl nih credit report tuahu bu sin ah an kuat lai. Mizaw/aamahkhangtu cu bawmhnak a hmu kho ding a si, tiah bu pakhatkhat nih an hmuhchuah ahcun mizaw/aamahkhangtu cu zeitin dah bawmhnak sok khawh a si kong fiangfel te in an theiher lai. Franciscan bawmhnak programs kong le Franciscan a chung rian zohṭhannak le audit kong he aa pehtlai mi policy kong vialte hi khualeng leiba coptu bu pawl cu kum fatin te, Franciscan nih chimh cawnpiaknak ngeih lengmang ding a si.

## **REPORT PEK KONG (REPORTING):**

### ***Community Benefits Kong Report***

Kumdongh i Community Benefit Report ah mizaw sin i bawmhnak a pek mi level kong cu Franciscan nih a langhter lai.

### ***Phaisa Kong Report Peknak***

Cham ti lo ding bawmhnak, discounts, le phaisa lei harsat tuk ruang i leiba siamremhpiaknak a tuah tik ah Franciscan bill tuahu zung (billing office) nih phaisa luhchuanak code number phundang te hmang in phaisa lei bawmhchanhnak report peknak fiannak ding ah an tuah. Sizung lei i ṭhithruainak le ceihmainak ngeih tik i hman awk ah le Franciscan Board of Trustees and i ṭhithruainak committees sin i pekchuah awk ah caan karlak reports zong tuah a si.

Insurance a ngei lo mi cu cham ti lo ding bawmhnak a ngah mi a si lo ahcun discount tuahpiak mi cu sizung financial statement ah cun ngunkhuai pek ding chung i zuh mi phaisa in langhter ding a si. Mizaw cu cham ti lo ding bawmhnak a ngah mi a si belte ahcun discount tuahpiak mi cu leet ṭhan a si lai i, a account cu financial statement ah cun cham ti lo ding bawmhnak in langhter ding a si lai. Insurance ngeilo mizaw khinhhramhnak man cu thla thum dan le kumdih ah chuah mi Community Benefit reports ah discount tuahpiak mi tiah langhter ding a si. Cham ti lo ding bawmhnak le phaisa lei harsat tuk ruang i leiba siamremhpiaknak cu sizung financial statement ah cun chim ti lo ding bawmhnak tiah langhter ding a si i, thla thum dan le kumdih Community Benefit reports ah telh ding an si.

### ***Phungphai Zulh Herh Kong***

Hi policy ning te i rian ṭanchuanak ding ah rianṭuannak ding ca i ser mi federal, state le khuachung level upadi le phungphai vialte cu Franciscan nih a zulh dih a hau.

## **FIANTERNAK (DISCLAIMER):**

Hi ca (document) cu policy kong fianternak ding ah tuah mi a si i, ze i bantuk mizaw silole mizaw hlun he hmanh contract le hnatlaknak tuahnak ah hman ding a si lai lo. Hi ca nih hin mi ze i hmanh, cham ti lo ding bawmhnak, insurance ngei lo discount tuahpiaknak silole phaisa lei harsat tuk ruang i leiba siamremhpiaknak tibantuk ngah khawhnak a tuahpiak kho hna lo. Hi ca nih hin ze i bantuk phu thumnak (third party) hmanh hmutemtu (beneficiary) ah a ser lo i, ser zong aa tim lo. Cun ze i bantuk mizaw zong mizaw hlun zong, cozah zung le bu zong, phu thumnak minung aamahkhangtu zong, cu vialte hna a aiawhtu le cu hna aiawh in thil a tawreltu zong nawl a ngeiher hna lo i, nawl ngeiher zong aa tim mi a si lo. Hi ca nih hin Franciscan siloe a sizung hmunhma pawl cu mizaw ze i bantuk le bu ze i bantuk cung

hmanh ah phung nenh tuanvo (legal duties) a ngeihter lo i ngeihter zong aa timh mi a si lo. Hi policy cu Franciscan sizung pawl, rian an pek mi sibawi pawl, le Franciscan Network chung Sibawi pawl he lawng aa pehtlai. Anmah cio biachahnak cu biadonghnak a si ko i, anmah nih a tha a rem tiah an rian fianternak an tuah ning cio in an riah aa sehchih mi cio an si ko.

11/24/10 hlah ah khan cu hi policy hi 300.04 tiah nambar an rak pek.

*PolicyStat na luh ah electronic minthut hi na hmuh lo sual ahcun PDF in kan chiah mi ah minthut cu a um ko lai.*

**Thilchih Mi (Attachments):**

Thilchih Mi A Um Lo (No Attachments)

**Cohlannak Minthut**

Step Langhternak (Step Description)	Cohlangtu (Approver)	Nithla (Date)
Executive Committee of Franciscan Alliance, Inc.	Lethia Marie Sister Leveille: Corporate Secretary	1/18/2017
Corporate Sponsor	Jennifer Marion: Sr VP Finance CFO	1/12/2017

**Hmankhawhnak (Applicability)**

Franciscan Alliance Corporate & System Wide, Franciscan Alliance Information Services, Franciscan Alliance Revenue Cycle, Franciscan Health Crawfordsville, Franciscan Health Crown Point, Franciscan Health Dyer, Franciscan Health Hammond, Franciscan Health Indianapolis, Franciscan Health Indianapolis at Carmel, Franciscan Health Lafayette Central, Franciscan Health Lafayette East, Franciscan Health Michigan City, Franciscan Health Mooresville, Franciscan Health Munster, Franciscan Health Olympia Fields, Franciscan