



THE QUEEN'S HEALTH SYSTEM

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Owner Rochelle Lino:
Mgr, Patient
Access
Area Leadership -
Finance
Applicability Queen's System-
Wide AG

Self-Pay Discount and Package Pricing

1. PURPOSE

1. The Queen's Health Systems (QHS) is committed to providing health care services to all persons within each community where they are located.
2. To provide uniformity in the administration of the discount policy for all patients.

2. APPLICABILITY

1. This policy applies to all of The Queen's Medical Center, The Queen's Medical Center – West O'ahu, Molokai General Hospital, and North Hawaii Community Hospital, Inc. departments, for both hospital and professional patient account bills.

3. DEFINITIONS

1. Self-Pay. Patients who do not have medical insurance coverage (uninsured) but do not qualify for financial assistance under The Queen's Health Systems Charity Care Policy (SW-xx-051), or who would otherwise be responsible for full billed charges.

4. POLICY OVERVIEW

1. This policy defines the eligibility criteria for uninsured and Self-Pay discounts.
2. QHS may provide services at a partial or full discount. Such discount, if any, will be based solely on the patient's ability to pay and will not be decided on the basis of race, color, age, gender, religion, national origin, marital status, physical condition, political beliefs, genetic information, veterans' status or sexual orientation.
3. For any given hospitalization, procedure, or course of treatment, patients may qualify for either a need-based discount according to the QHS Charity Care Policy or a self-pay discount, but not

both.

4. This policy does not apply to patients who are covered by insurance benefits but elect to not utilize their insurance for covered services. This policy will apply if the service performed is deemed to be a non-covered service by the insurance plan.

5. POLICY

1. The Queen's Health Systems will provide an immediate discount off billed charges to any Self-Pay patient who has services provided.

It is essential to distinguish Self-Pay patient discounts from the QHS financial assistance program under the Charity Care Policy. All patients who participate in the financial assistance program do so only after making an application and qualifying in accordance with the income and asset testing requirements.

In the case of Self-Pay discounts, there is no application process and no evaluation of the individual patient's ability to pay.

2. Self-Pay patients will be given a standard 30% discount off of total billed charges.
3. Self-Pay patients will be offered a prompt pay discount of an additional 10% discount off of total billed charges to create an incentive for prompt and full payment of an account balance. To qualify for the prompt pay discount, Self-Pay patients must remit the full payment due at the time services are rendered or prior to discharge from the facility.
4. Flat Rate or Self-Pay package pricing may be offered for specific services in order to remain competitive or for services that may be considered non-covered by insurance companies, such as bariatrics, cosmetics, obstetrics, or other services reviewed and approved by QHS administration.
5. Patients who have insurance coverage for services but elect not to use the coverage for services, will not be eligible for the Self-Pay discount unless the service performed is deemed to be a non-covered service by the insurance plan. Otherwise the patient will be responsible for 100% of billed charges.

If you have any questions, please contact the Director of Patient Access and Scheduling at (808) 691-7567 or the Manager of Patient Financial Services at (808) 691-4929.

Approval Signatures

Step Description

Approver

Date