

PUBLIC VIEWING OF HOSPITAL CHARGES POLICY

RATIONALE:

CarePoint Health supports transparent and compassionate billing practices to ensure patient satisfaction when receiving quality healthcare services at ANY of CarePoint's facilities.

POLICY:

CarePoint Health fully supports the policy to allow the public to view the Hospital's standard charges in compliance with the Affordable Care Act (ACA), Section 2718(e) of the Public Health Service Act.

Patients should also be reminded of the following critical points:

- Charges are an archaic remnant of a broken system that represent nothing more than a number on a piece of paper, similar to the list price of a car.
- The acute care hospitals of CarePoint Health (Bayonne Medical Center, Hoboken University Medical Center and Christ Hospital) provide care to Hudson County's most vulnerable and therefore are safety net hospitals. For example, approximately 55% all patient encounters across the system are charity care, Medicaid, uninsured or self-pay.
- As a result, those listed "charges" are higher than hospitals' costs as hospitals try to offset the losses that mount when they are underpaid by so many other programs.
- Charges" are becoming increasingly irrelevant – for several reasons:
 - A 2009 state law caps hospital charges for most uninsured patients at 115 percent of Medicare rates (and since Medicare reimburses hospitals an average of 91 percent of costs, that's just slightly more than break-even.) These protections apply to individuals earning up to 500 percent of the federal poverty level – or up to \$121,250 annually for a family of four.
 - In the end, less than 5 percent of N.J. hospital consumers may potentially be billed at charges. These are the individuals who earn too much to qualify for a government-subsidized insurance program and who opt not to purchase insurance on their own.
 - That small pool of uninsured individuals who may be billed at charges – again, those earning up to \$121,250 annually for a family of four in New Jersey – is expected to dwindle even further as more individuals are insured under the Affordable Care Act.

PROCEDURE:

- All CarePoint Health hospitals will make available its standard charges to patients upon request.

- Patients may contact the patient relations department to schedule an appointment to review the hospitals charge master.
- Patient appointments will be scheduled during business hours between 10:00am and 3:00pm, Monday through Friday, with the exception of holidays.
- A hospital representative will be available during a scheduled appointment for assistance.
- Copying of charge information of any kind, including but not limited to photocopying, scanning, or electronic copying of any kind, will be prohibited.
- Patients will be informed that information contained in the charge master does not constitute an estimate of the cost for care to be borne by the patient.