

SAMPSON REGIONAL MEDICAL CENTER

Effective Date 1/1/2025

607 Beaman Street
Clinton, NC 28329

Medical Debt Mitigation Policy and Procedure

The rising burden of medical debt significantly impacts individuals and families, leading to financial instability and barriers to accessing necessary healthcare. Sampson Regional Medical Center aims to mitigate medical debt by promoting transparency in medical billing, expanding access to financial assistance programs, and advocating for reforms that address the root causes of excessive medical costs. We commit to working collaboratively with healthcare providers, insurers, and policymakers to develop solutions that prioritize patient welfare, ensuring that no individual is forced to forgo essential medical care due to financial constraints.

1. Policy

- a. Sampson Regional Medical Center will relieve / donate all unpaid medical debt dating back to July 1, 2014, for North Carolina residents who are currently enrolled in Medicaid and any other means-tested public assistance program including, but not limited to Women, Infants, and Children Nutrition Program (WIC) and Supplemental Nutrition Assistance Program (SNAP).
- b. Sampson Regional Medical Center will evaluate all patients that are North Carolina Residents and enrolled in Medicaid for past medical debt within 60 days of the patient's hospital encounter and will reclassify any past debt as charity care.
- c. Sampson Regional Medical Center's financial assistance policy provides discounts as follows:
 - i. 100% for individuals with incomes below 200% of federal poverty guidelines
 - ii. 75% for individuals with incomes between 200% and 250% of federal poverty guidelines
 - iii. 50% for individuals with incomes between 250% and 300% of federal poverty guidelines

2. Procedure

- a. Sampson Regional Medical Center will analyze accounts receivable balances back to July 1, 2014, to identify residents who are currently enrolled in Medicaid and any other means-tested public assistance program including, but not limited to Women, Infants, and Children Nutrition Program (WIC) and Supplemental Nutrition Assistance Program (SNAP).
 - i. Balances for these patients will be written off to charity care.
- b. Sampson Regional Medical Center will identify patients that are North Carolina Residents and enrolled in Medicaid for past medical debt within 60 days of the patient's hospital encounter and will reclassify any past debt as charity care.
 - i. Balances for these patients will be written off to charity care in accordance with the Hospital's Financial Assistance Policy.
- c. For Emergency Department services, Sampson Regional Medical Center may collect a fee from insured and uninsured patients that is the greater of the amount as calculated in 1c above and \$35, not to exceed the cost-sharing under the patient's health plan. Discounts do not apply to co-payments of insured individuals.
- d. Sampson Regional Medical Center will establish payment plans for patient balances for individuals with incomes between 200% and 300% of the federal poverty guidelines.
 - i. Payments will not exceed 5% of monthly household income
 - ii. Payments will not exceed 36-months
 - iii. Balances that exceed the 5% for 36-months will be written off as charity care.