



**FREE CHOICE
HEALTHCARE**
FOUNDATION

Overview of Free Choice Healthcare Foundation (FCHF)



- ❖ Not-for-Profit 501(c)(3) Charitable Organization with corporate Headquarters in San Diego, CA

Passage of the Affordable Care Act of 2010 allowed some segments of the population to secure health coverage, but many others remain under or uninsured.

Through the generous donations of medical providers, the Free Choice Healthcare Foundation helps many of these patients by purchasing health insurance for a twelve month period.

The Foundation helps patients afford the medical care they desperately need without incurring a significant financial burden in the process.

What is Premium Assistance?



- ❖ Not-for-profit foundations making premium payments to QHPs on behalf of QHP enrollees

- ❖ Example: Ryan White HIV/Aids Foundation



So how does it work?



Hospital
identifies pool of
patients who
would benefit

Hospital
makes blind
donation to
FCHF

FCHF buys
insurance
policies on
patients'
behalf

Patients are
fully insured
commercial
patients

Opinion letters and guidance from OIG, AHA, CMS and HHS define criteria for “properly structured” Premium Assistance Programs



- ❖ In order to comply with the requirements outlined in CMS’s February 7, 2014 memo, a **private**, not-for-profit foundation’s premium support program must, at a minimum:
 - ❖ Make premium support payments based on defined income criteria, not on a QHP enrollee’s health status; and
 - ❖ Provide for premium payments and/or cost-sharing payments (for an entire policy year).

Ways to determine enrollment...



- ❖ Provider identifies:
 - ❖ High utilizing self-pay patients
 - Provider reduces bad debt and uncompensated charity expenses
 - Receive payments for medical care
 - ❖ Uninsured patients in need of services
 - Acute urgent medical condition
 - ❖ Orthopedic surgery, cancer, dialysis, neonatal complications etc.
- ❖ Patients are pre-qualified by medical provider to ensure they meet minimum requirements of the program

Program Eligibility



At a minimum, in order to qualify for the Premium Assistance Program Patients must :

- ❖ Reside in the United States or its territories,
- ❖ Have income below 400% of the Federal Poverty Guidelines and,
- ❖ Meet the qualifications set by the commercial health insurance companies.

Free Choice will:



- ❖ Contact the patient to ensure patient information is correct
- ❖ Purchase the medical insurance
 - Contracted commercial network will be selected
 - ❖ Highest available commercial plan with lowest out of pocket amount
 - Coverage provided for 12 continuous months
- ❖ Communicate with patients and facility
 - Welcome Packet sent to patients' residence
 - Call Center for patient/provider questions
 - Secure/Encrypted web portal for providers

Medical Provider Commitment



- ❖ Help identify self-pay patient population needing Premium Assistance
- ❖ Provide exceptional medical services
- ❖ Ensure timely and accurate billing and follow-up on all medical claims
- ❖ Renew annual donation to continue the Premium Assistance Program

Why go with Freechoice Healthcare Foundation?



- ❖ Experienced -- over 50 hospitals have already made donations
- ❖ Extensive legal review and adherence
- ❖ Not limited to one disease state
- ❖ Portal, call center, on-site employees protocols already established
- ❖ Group Plan provides a solution for outside of Open Enrollment

Benefits...



Patients



When underprivileged are sponsored to obtain private medical insurance through FCHF's premium assistance program, they can receive necessary medical procedures in a timely manner.

Providers



In times of decreasing revenue for providers, FCHF's program helps alleviate the burden of an increasing Medicaid population and enhances revenues through our network of private payer patients with scheduled procedures.

Payors



Partner with the Free Choice Foundation to gain access to a new patient population that will help meet the requirements of the Affordable Care Act.

Contact Information



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