

HOWARD BROWN HEALTH CENTER

HBHC Sliding Fee Scale

Howard Brown Health Center (HBHC) offers discounted medical care, psychiatry, and mental health counseling to patients who are uninsured and have low income. HBHC also provides discounted mental health counseling for patients with low income who have medical insurance that does not cover mental health counseling. The amount a patient pays is based on the federal income levels. Each year the federal government sets a Federal Poverty Line (FPL) and new income levels that qualify patients for discounted care. The income levels are based on a patient’s gross income (how much money you make each year before taxes are taken out).

Special Charges for Patients with HIV/AIDS

The Ryan White Program is a federal grant that helps HBHC cover some health care costs for patients with HIV/AIDS. Patients living with HIV/AIDS are eligible for the Ryan White Sliding Fee Scale based on their annual gross income. The Ryan White Sliding Fee Scale is almost identical to HBHC’s Sliding Fee Scale for HIV negative patients. The one exception is that patients with HIV/AIDS at or below 100% of the FPL are not charged for any service they receive at HBHC (see above). The Ryan White grant is the “payer of last resort.” This means that, if a patient with HIV/AIDS has insurance, HBHC must use it. In addition, this also means that patients with HIV/AIDS cannot be on the Ryan White Sliding Fee Scale if they are eligible for another benefit that would pay for their healthcare at HBHC (like Medicaid). Patients must have proof of their HIV/AIDS diagnosis on file at HBHC to qualify for the Ryan White Sliding Fee Scale.

Household Annual Gross Income	HBHC Sliding Fee	Ryan White (HIV+) Sliding Fee
Equal to or below 100 % of FPL	\$15 (labs included)	\$0 (labs included)
101-150 % of FPL	\$20 (labs included)	\$20 (labs included)
151-200 % of FPL	\$25 (labs included)	\$25 (labs included)
201 % of the FPL and above	100% of visit and lab fees	100% of visit and lab fees

Charge Limits for Patients with HIV/AIDS

The federal Ryan White grant does not want people with HIV/AIDS to be overwhelmed by health care costs. To manage the sometimes high cost of healthcare, the federal government sets a limit on what someone with HIV/AIDS can spend on their health care at agencies that accept Ryan White grant funding. Based on a patient’s annual gross income, HBHC has set a maximum amount patients can be

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charged for eligible services in one calendar year (January 1 to December 31). After a patient's charges meet the maximum amount, patients themselves will pay \$0 for eligible services until January 1. If a patient with HIV/AIDS has insurance, HBHC will continue to bill a patient's insurance for those services, but patients will not be required to pay their co-pay. Eligible services include medical care, labs, and mental health counseling; Walk-In testing services are not included. Bills from outside of HBHC can also count towards patients' maximum amounts. Patients who have health care bills from other agencies or pharmacies, should bring those bills into HBHC. HBHC will not pay those bills, but they will count those costs towards patients' maximum amounts.

Patients can submit bills for healthcare outside of HBHC to count towards their Ryan White Maximum Charge per year. Examples include bills for prescriptions, doctor's appointments, mental health counseling, co-pays and hospital costs. Patients will be asked and encouraged to bring in receipts to keep track of their annual expenses. Patients must give HBHC copies of bills from other places that they would like included in their maximum amounts or HBHC can't count those costs.

The chart below shows how a patient's maximum charge is determined by their annual gross income. For example, if a patient had an annual gross income that was 175% of FPL, the patient's maximum charges per year would be equal to 5% of their annual gross income. After the patient had been charged 5% of their annual gross income for health care costs (within and outside of HBHC), they would pay \$0 until January 1st. HBHC would still charge any insurance but the patient would not be responsible for their co-pay.

Household Annual Gross Income	Ryan White Maximum Charge per calendar year
Equal to or below 100 % of FPL	No charges permitted
101 to 150 % of FPL	No more than 5% of gross annual income in a 1 year
151 to 200 % of FPL	no more than 5% of gross annual income in a 1 year
201 to 300 % of FPL	no more than 7% of gross annual income in a 1 year
More than 300 % of FPL	No more than 10% of gross annual income in 1 year

How do I qualify?

To qualify for the HBHC Sliding Fee Scale, Ryan White Sliding Fee Scale or Ryan White maximum charges, you must bring proof of your "household" gross annual income. A "household" includes legal children, a civil union partner or married spouse, and legal dependents. Annual gross income includes salary, unemployment benefits, disability or social security benefits, investment income or other sources of income that support the household. You should bring proof of all of the household income for yourself and everyone in your household. The following documents are can be used for proof of income:

- Most recent tax return
- 2-3 most recent pay stubs from employer, no older than three months

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- Most recent W-2 or 1099
- Letter from employer stating cash earnings that is signed by your employer or supervisor
- Letter from the Social Security Administration documenting your SSI or SSDI benefits
- Letter from the Social Security Administration documenting that you are ineligible for government benefits
- Letter detailing unemployment benefits from your state unemployment office
- Military Leave and earnings statement
- Notarized letter stating you have no source of income signed by you

How do I apply?

To qualify, download the Sliding Fee Scale application and bring it with you to your next appointment or ask for a copy of the application at the registration desk of any HBHC clinic location. A financial counselor will guide you through the process and determine your eligibility.

Questions?

If you have questions about the Sliding Fee Scale, please contact the registration desk of your clinic location:

Sheridan Road location: 773-388-1600

TRIAD location: 773-296-8400