



# Benevolent Care for Residents in Need

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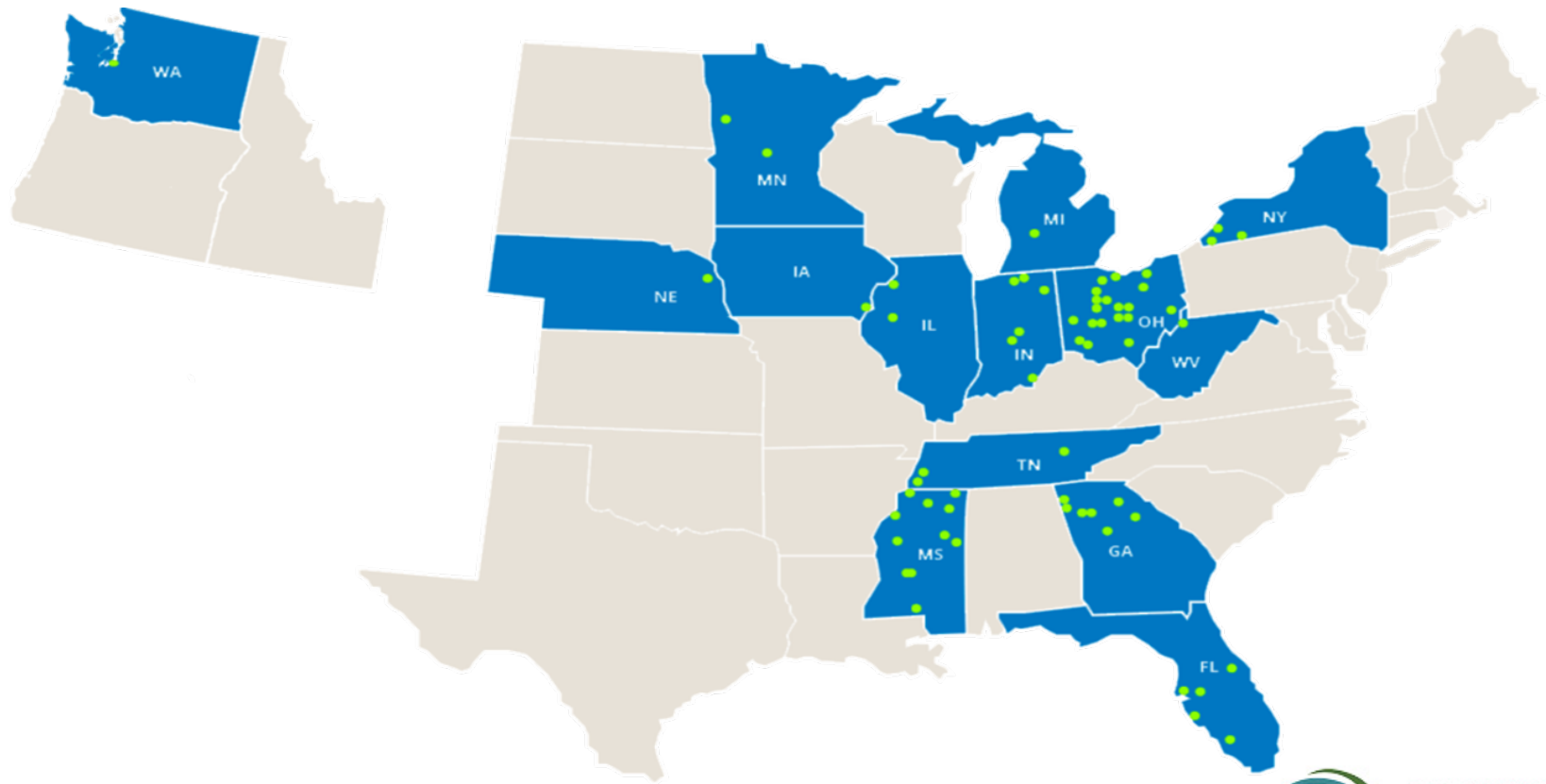


# United Church Homes

- Provides healthcare and/or housing services to over 5000 residents daily
- 70 locations in 14 states and two Native American reservations
- Exists as a faith inspired nfp to provide community benefits



# MAP



# Our Vision

- The Vision is: United Church Homes: Where the Spirit creates Abundant Life in Community.

## Our Mission

is to transform Aging by building a culture of community, wholeness and peace.

# UCH Core Values

- Compassion – Shine and reflect God's love.
- Hospitality – Welcome everyone.
- Respect – Honor the differences among us.
- Integrity – Walk the Talk.
- Stewardship – Use our resources wisely.
- Transparency – Be honest and open in all we do.

# Community Benefits

- Benevolent Care is also defined as a part of our Community Benefits.
  - In 2019 – UCH provided
    - 15,000 volunteer hours
    - \$11,900,000 Uncompensated Care
    - 112,500 people benefitted from staff and programmatic activities
    - Benevolent Care: \$ assistance for individual residents in financial need

# Benevolent Care Definition

- Benevolent Care is defined as the forgiveness or discounting of monthly fees for a Resident's unit and services at the applicable community, for independent living or assisted living resident who have income that is not sufficient to cover the monthly fees (in whole or in part), who have exhausted their assets/funds through no fault nor deliberate act to cause their inability to pay, and meet the approval criteria for Benevolent Care.

# THE ISSUE:

- Corporate Policies in Place:
  - Admission & Benevolent Care Policy
  - Benevolent Care Allocation Policy
- BUT:
- Not publicized within UCH Communities
- No uniform process
  - Application for determining eligibility

INSIGNIFICANT USE OF DESIGNATED FUNDS -- Not consistent with MVV



# PROCESS PROCESS PROCESS

- SUMMER, 2019 – May, 2020
- -Identify the Issue
- Define the Project
- CEO “greenlight”

# Process (continued)

- Identify and Empower a team:
  - Executive Directors of two Communities
  - Regional Director of Operations
  - Director of Corporate Compliance
  - Revenue Cycle Manager
  - Director of Philanthropy
  - Senior VP for Strategic Growth & General Counsel

# Process (continued)

- Review Team Communications - Meetings, emails and redlining: July - December 2019: providing for gracious space, listening, welcoming different perspectives and commitment to learning in public
- Senior Management review/approval: January 2020

# Process (continued)

- Document Review
  - “Redlined” the documents (policy/procedure and application) September-January 2019

## Benevolent Care Policy

### Policy Statement

It is the policy of United Church Homes to ensure all qualified residents orderly consideration in an equitable fashion for entrance into the Benevolent Care program.

### Policy Interpretation and Implementation

1. Any resident or responsible party seeking entrance into the benevolent care program will be referred to the Administrator or his or her designee for the initial meeting. In all cases, the Executive Director/Administrator or designee shall be the primary contact for the resident and/or responsible party for information relating to the Benevolent Care Program.

2. All applicants will complete a current financial disclosure form, including an indication as to when entrance into the program is requested. Incomplete or unsigned documents will not be acted upon until such time as all information is completed. Applications which remain incomplete for ninety (90) days will be returned to the resident and a new application completed should reconsideration be desired.

3. Assistance with the application process may be given by the social services, business or admissions department as appropriate.

4. The initial application will be received by the Executive Director/Administrator. The resident or their legal representative may be required to sign information release forms authorizing verification of the information received. The Business Office/Finance Department representative shall be responsible for the initial verification and review. Consideration should be given to comparison of information from the point of initial admission until the time of application for benevolent care. The evaluation of information should consider the length of time the resident has been in the facility and the use of the assets during the stay.

5. The assets, income and expenses of the resident will be evaluated using the guidelines employed by the Medicaid program at the time of the application. Residents who meet the Medicaid eligibility requirements in place at the time of application will be considered. Generally, those guidelines include total allowable assets, provision for burial, medical insurance and a modest spending allowance.

6. The verified application should be returned to the Executive Director/Administrator for review and recommendation. After Administrator review and recommendation, the application is to be sent to the Sr Vice President of Finance/VP of Finance and the Sr Vice President of Health Care Services for review and recommendation.

7. The Sr Vice President of Health Care Services is responsible for seeking the review and approval of the President and CEO of United Church Homes, after recommendation has been received by the Chief Financial Officer or the Medical Director of the Community. The President and CEO has final approval for all requests for Benevolent Care.

8. After all levels of review, recommendation and approval, the Sr Vice President of Health Care Services is responsible for returning the original, signed application to the Community Business Office, the Business Office Manager and the Staff Accountant - Collections will determine any necessary adjustment to the resident account and will make entries.

9. Only after the signed original has been returned to the Community Business Office can the prospective benevolent care applicant be notified of the outcome. A copy of the approved application

also be sent to the Central Office Finance Department. It shall be the responsibility of the Executive Director/Administrator or designee to notify the resident or their responsible party of the determination.

10. Approval shall be granted for periods not to exceed one (1) year. (The other policy reads differently) All residents will be notified of the effective date of approval and the amount of the expected monthly payment. All approved residents will be allowed to keep approximately \$50.00 each month for personal incidentals such as telephone, cable, or professional hair care, not covered by the Community. The Community reserves the right to require health insurance be sought and/or maintained. The cost of the premiums will be deducted from the monthly resource due to the Community.

11. All residents receiving benevolent care shall be required to notify the Business Office should their financial situation change by more than three percent (3%). All residents in the benevolent care program shall be requested to update information annually as an "annual desk audit" shall be conducted during January. (Does this really happen? Do we have a reapplication process for them to reapply?)

12. All information relating to applicants and/or those receiving benevolent care will be treated in a confidential manner and will only be released to individuals whose employment function necessitates knowledge and access or to others as may be required by third party contract or law.

13. Use of the Medicaid guidelines as the foundation for determining qualification for benevolent care shall not in any way be considered as approval or acceptance or non-acceptance of Medicaid eligibility. Any part of the application procedure or process which may be in conflict with changing regulations and laws will be void.

Recipients of benevolent care applicants for benevolent care or their responsible parties will be required to make application for all State and Federal programs which provide assistance to seniors or residents in institutionalized care. The local Area Agency on Aging ??? Ohio and



# Document Review

Benevolent Assistance Application  
(CONFIDENTIAL) **This is not the same as the financial app we use – need to use the other one.**

Community \_\_\_\_\_ Date \_\_\_\_\_  
Resident Name \_\_\_\_\_ Resident No. \_\_\_\_\_  
Admission Date \_\_\_\_\_ Level of Care \_\_\_\_\_  
Birth Date \_\_\_\_\_ S.S. # \_\_\_\_\_

## Assets

### Bank Deposits

Checking \_\_\_\_\_ \$ \_\_\_\_\_  
Acct# \_\_\_\_\_

Passbook or Time Deposit ... \$ \_\_\_\_\_

Savings Accounts \_\_\_\_\_ \$ \_\_\_\_\_  
**401k or 403b**

### Savings and Loan Associations

Passbook \_\_\_\_\_ \$ \_\_\_\_\_  
Acct# \_\_\_\_\_

Certificate of Deposit... \$ \_\_\_\_\_

### Stocks and Bonds (Attach List)

Approximate Current Value... \$ \_\_\_\_\_

Funds in Trust... \$ \_\_\_\_\_

Real Estate... \$ \_\_\_\_\_

Describe \_\_\_\_\_

Life Insurance... \$ \_\_\_\_\_  
(Cash Value)

Other Assets... \$ \_\_\_\_\_

List \_\_\_\_\_

TOTAL ASSETS... \$ \_\_\_\_\_  
= = = = =

## Liabilities Child/spousal support, Tax liability

### Home Mortgage

Monthly Payments \$ \_\_\_\_\_

### Other (list)

Net Worth \$ \_\_\_\_\_  
(Assets-Liabilities) \_\_\_\_\_

### Monthly Income Rental prop, Dividends, Interest

Social Security \$ \_\_\_\_\_

Private Pension \$ \_\_\_\_\_

Annuities \$ \_\_\_\_\_

Life Estate \$ \_\_\_\_\_

Interest Income \$ \_\_\_\_\_

Trust Income \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

Total Monthly Income \$ \_\_\_\_\_

Monthly Net Income \$ \_\_\_\_\_

### Monthly Personal

#### Expenses:

Medications \$ \_\_\_\_\_

Health Insurance \$ \_\_\_\_\_

Phone \$ \_\_\_\_\_

Personal Items \$ \_\_\_\_\_

Newspaper \_\_\_\_\_

Doctor, Dentist \_\_\_\_\_

Podiatrist \$ \_\_\_\_\_

Other (list) \$ \_\_\_\_\_

Total Monthly Liabilities \$ \_\_\_\_\_

United Church Homes, Inc.

## Benevolent Care Allocations Policy Statement

**Question: Does Ohio/Michigan/TN have similar Medicaid programs or do we need three different policies?**

**Purpose:** As an IRC 501(c)(3), not for profit corporation, UCH strives to provide and demonstrate its community benefit contributions. This Benevolent Care Allocations Policy Statement shall provide guidance to UCH in determining allocation of Benevolent Care funds available to UCH's health care communities and individual residents within the campuses and recommended funding levels to Advancement Committee of Board for consideration and approval.

**Applicable Policy Statement Cross-references:** The "Admission and Benevolent Care Policy Statement" identifies eligibility and criteria applied to determination of Benevolent Care for independent living residents and assisted living residents.

UCH recognizes Benevolent Care as services provided to independent living, assisted living, and skilled nursing residents unable to pay and/or subsidized through the Ohio Department of Health Medicaid (Medicaid) program (as to assisted living or skilled nursing residents). Allocation and application of Benevolent Funds to eligible persons are determined in the following manner

- A. Application of Benevolent Care Funds to Residents unable to pay, with no third-party financial support (no Medicaid eligibility)
  - a. **Request** - Resident and/or resident representative may request determination of eligibility. UCH staff may also identify residents for eligibility determination.
  - b. **Determination** - In accordance with the "Admissions and Benevolent Care Policy Statement", the health care community Executive Director/Administrator will make determination and advise Resident, representative and revenue cycle staff of determination. The determination will address eligibility for past, current and future periods as deemed appropriate. Here it shows the Administrator making the determination – the CEO is mentioned in the other policy. Are the % increases taken into account with AL Benevolent care?
  - c. **Adjustment Application to Account(s)** - Applicable accounts receivables (billed services) and accounting periods (past, present and/or future) will be credited using appropriate Benevolent Care Adjustment Codes. Is there a "set amount/cap?"
  - d. **Request for funds** - Annually, each health care community will summarize the Benevolent Care Adjustments.
    - i. This procedure will be completed by Finance and Revenue Cycle staff and then approved by the community Administrator.
    - ii. UCH Advancement, Treasury and Senior Management staff will prepare summarization of Benevolent Care provided and applicable funds available.
    - iii. The summary report, and Management's recommendation for fund release will be submitted to the Advancement Committee of the Board for consideration and approval.



# PROCESS (continued)

- 2020
  - Present the revision to the Board for review February 2020
  - Enact by the Board of Directors: February 2020
  - Train and educate Staff: March – May 2020

# MISSION ACCOMPLISHED!

- Implementation of revised Benevolent Care Allocations Policy and supplemental procedures

MAKE BENEVOLENT CARE FUNDS MORE ACCESSIBLE  
TO RESIDENTS WHO DEMONSTRATE NEED

- Mission benefit
- Financial benefit
- Potential legal benefit (real estate tax exemption per state law)

# LESSONS LEARNED

- Importance of providing Gracious Space
- Appreciate Inquiry
- Commitment to learning in public
- Team Building
- Empowering others is powerful
- Listening
- Welcome the contrarian
- Leading from behind, and from the front



# THANK YOU!

Questions?