

Sanford Policy ENTERPRISE Patient Financial Services:	Minnesota Discount Program- Enterprise
	APPROVED BY: EXECUTIVE VICE PRESIDENT, CHIEF FINANCIAL OFFICER & TREASURER
DATE REVIEWED/REVISED: 09/27/2022	FORMULATED BY: SENIOR DIRECTOR, PATIENT ACCOUNTS

SCOPE: Sanford owned and leased Minnesota hospitals and hospital-based clinics

PURPOSE

Sanford is committed to provide emergency and medically necessary care to all patients without regard to race, creed, sex, national origin, disability, age, or ability to pay. This policy sets forth the Sanford policy and procedures to offer and provide a discount to qualified Minnesota residents receiving emergency and medically necessary care at Sanford's Minnesota hospitals and clinics.

This policy applies solely to Minnesota residents and applies solely to care and services delivered at a Sanford-owned Minnesota hospital, Sanford-leased Minnesota hospital or a Sanford-owned Minnesota hospital-based clinic.

The discount offered in this policy is one form of financial assistance that Sanford provides to Minnesota residents. All Minnesota residents are also eligible to apply for financial assistance (see [Financial Assistance - Enterprise](#)) for emergency and medically necessary care provided at any Sanford owned hospital or clinic.

POLICY

The Minnesota Discount Program is offered to eligible uninsured patients and insured patients who receive uninsured treatment. A patient (or the patient's guarantor) with an annual household income at or below \$125,000 is eligible to be granted a discount under this policy.

It is Sanford's intent to provide financial assistance to our patients who lack the financial capacity to pay for emergency and medically necessary care provided. In addition to this discount, all Sanford patients who are Minnesota residents are eligible to apply for other forms of financial assistance as more fully described in Sanford's Financial Assistance Policy. In the event that a patient or guarantor is deemed qualified under the Minnesota Discount program and the financial assistance program, the patient or guarantor will receive the larger of the two discounts.

PROCEDURE

A Minnesota resident receiving emergency or medically necessary care or services at one of Sanford's Minnesota hospitals or hospital-based clinics is qualified for a discount on billed charges if the following criteria are met:

- The annual household income of the patient (or patient's guarantor) is \$125,000 or less, **and**

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- The patient or guarantor provides documentation to substantiate the annual income, e.g., pay stub or most recent IRS tax return or other documentation that can reasonably establish the income level, **and**
- The patient is either uninsured or the patient or guarantor is insured but the care and services are not covered by the insurer.

The discount rate for a qualified Minnesota resident is equivalent to the discount that Sanford extends to its “most favored insurer” for that particular Sanford facility. The “most favored insurer” is the non-governmental third party commercial payer that provided the most patient revenue to that facility during the previous calendar year.

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