

Collecting Co-Pays and Applying Sliding Fee Scales

A Job Aid for Front Desk Staff

STEP 1: Find out the client's income, family size and whether they have insurance.

STEP 2: Check the client's insurance eligibility and determine the client's co-pay amount based on their insurance plan.

NOTE: If client is eligible for Family Planning Only Services (FPOS) and is not enrolled, express enroll client.

STEP 3: Determine where the client's income puts them on the sliding fee scale.

STEP 4: If the co-pay is less than the client would pay on the sliding fee scale, they should pay the co-pay, and the agency should bill the insurance company the fee for the services.

STEP 5: If the co-pay is more than what the client would pay based on the sliding fee scale, the client pays what they would pay based on the sliding fee scale, and the agency should bill the insurance company the fee for the services.

HOW IT WORKS

Below is a sample sliding fee discount schedule and an example that shows how to determine the fee for a sample client. Your agency's discount scale may be different since each agency has its own sliding fee scale based on the agency's cost analysis.

Example:

- Client is uninsured and lives with her partner and two children
- Household income is \$42,000
- Use 2021 FPL chart to determine %FPL (see below)
- 160%FPL – client is eligible for FPOS
- Enroll client in FPOS; all covered services should have no co-pay
- If client receives services not covered by FPOS, apply scale
- Client receives 70% discount on non-FPOS services

REMEMBER!

Clients pay whichever is lower: discounted fee according to sliding fee scale or insurance co-pay

Household/ Family Size	Annual Income									
	100%	120%	140%	160%	180%	200%	220%	240%	250%	
1	\$ 12,880	\$ 15,456	\$ 18,032	\$ 20,608	\$ 23,184	\$ 25,760	\$ 28,336	\$ 30,912	\$ 32,200	
2	\$ 17,420	\$ 20,904	\$ 24,388	\$ 27,872	\$ 31,356	\$ 34,840	\$ 38,324	\$ 41,808	\$ 43,550	
3	\$ 21,960	\$ 26,352	\$ 30,744	\$ 35,136	\$ 39,528	\$ 43,920	\$ 48,312	\$ 52,704	\$ 54,900	
4	\$ 26,500	\$ 31,800	\$ 37,100	\$ 42,400	\$ 47,700	\$ 53,000	\$ 58,300	\$ 63,600	\$ 66,250	
5	\$ 31,040	\$ 37,248	\$ 43,456	\$ 49,664	\$ 55,872	\$ 62,080	\$ 68,288	\$ 74,496	\$ 77,600	
6	\$ 35,580	\$ 42,696	\$ 49,812	\$ 56,928	\$ 64,044	\$ 71,160	\$ 78,276	\$ 85,392	\$ 88,950	
7	\$ 40,120	\$ 48,144	\$ 56,168	\$ 64,192	\$ 72,216	\$ 80,240	\$ 88,264	\$ 96,288	\$ 100,300	
8	\$ 44,660	\$ 53,592	\$ 62,524	\$ 71,456	\$ 80,388	\$ 89,320	\$ 98,252	\$ 107,184	\$ 111,650	
9	\$ 49,200	\$ 59,040	\$ 68,880	\$ 78,720	\$ 88,560	\$ 98,400	\$ 108,240	\$ 118,080	\$ 123,000	
10	\$ 53,740	\$ 64,488	\$ 75,236	\$ 85,984	\$ 96,732	\$ 107,480	\$ 118,228	\$ 128,976	\$ 134,350	
Discount	100%	90%	80%	70%	60%	50%	40%	20%	10%	

Clients with FPOS

- All clients who are eligible for FPOS should be express enrolled at their visit (and then continuously enrolled)
 - No co-pay for covered services
 - For services not covered by FPOS, apply sliding fee scale – patient is responsible for discounted amount
 - **Always bill FPOS if client is enrolled**
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Clients with Insurance (Private or BadgerCare Plus)

- Collect insurance information to determine co-pay
 - Clients with private insurance who are eligible for FPOS should be express enrolled at their visit (and then continuously enrolled)
 - Client is responsible for whichever amount is lower (co-pay or discounted total from sliding fee scale)
 - **If client has both public and private insurance, bill private insurance first**
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Clients who Request Confidential Services (Including Minors)

- When eligible, enroll in FPOS
 - If client is covered by insurance **do not bill insurance company**
 - Ask client when documenting preferred contact information (client may not want enrollment or billing information sent to home address – consider using clinic address instead)
 - Clients who are not eligible for FPOS or who need services not covered by FPOS, apply sliding fee scale
 - **When determining FPOS eligibility or using sliding fee scale, household size is ONE - only include client's income**
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Clients without Insurance (Self-Pay)

- If client is not eligible for FPOS they pay a discounted amount using the sliding fee scale
 - If client is undocumented, use sliding fee scale
 - **Client is responsible for discounted amount using sliding fee scale**
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Clients with Financial Hardship

- If a client with a household income above 100%FPL can't pay, their case must be submitted to the site director for consideration of a fee waiver
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Minors

- If a minor does not request confidential services, follow the same steps as an adult client
- If a minor does request confidential services, follow the steps for clients who request confidential services

FREQUENTLY ASKED QUESTIONS: COLLECTING CO-PAYS AND APPLYING THE SLIDING FEE SCALE

Q: Our insurance contract says that we need to charge a specific co-pay. What can we do about this if the client's discounted fee is less than the co-pay?

A: No matter what, the client should be charged the lesser of the two: the co-pay or the discounted fee based on the sliding fee scale. The agency should submit the full charge for the service to the insurance company.

Q: What is the federal rule that applies to collecting co-pays and applying the sliding fee scale?

A: Title X Program Requirements provide guidance on how clients should be charged. Family income should be assessed before determining whether co-pays or additional fees are charged. With regard to insured clients, clients whose family income is at or below 250% of the Federal Poverty Level (FPL) should not pay more (in co-pays or additional fees) than what they would otherwise pay when the sliding fee scale is applied. Fees must be waived for individuals with family incomes above 100% of the FPL who, as determined by the service site project director, are unable, for good cause, to pay for family planning services. (See page 13, Program Requirements for Title X Funded Family Planning Projects). These rules apply to all clients whether or not the client has insurance.

Q: Often clients with insurance do not want to tell us their income. What should we do?

A: Reassure your client that the reason you are asking for her/his income is because your agency's financial policy uses a sliding fee scale based on client's income and family size and that she/he may be eligible to pay less than her/his co-pay if the discounted fee is LESS than her/his co-pay. If the discounted fee is not less, she/he will only be charged the co-pay.

Q: How should we charge clients if they will not tell us their income?

A: Per the Title X Program Requirements (page 12), Title X agencies should follow their grantee's written policy on income verification and ensure that all clients are treated equally according to the policy. Check your grantee agency's policies regarding how to handle this situation.