

## Gillette Assistance Program (GAP)

### Purpose:

Gillette Children's is committed to providing medically necessary care to our patients, regardless of their ability to pay. Our Gillette Assistance Program policy serves to establish and ensure a fair and consistent method for the review of eligibility for our financial assistance program known as the Gillette Assistance Program (GAP).

### Policy:

This policy describes the requirements for qualifying for and receiving financial assistance for services at Gillette Children's Specialty Healthcare through our Gillette Assistance Program. Financial assistance shall be based on a determination of financial need, and shall not take into account age, gender, race, immigration status, sexual orientation or religious affiliation.

*Excludes biologic medications and international patients*

### Procedure:

#### Eligibility

To be eligible to receive a Gillette Assistance Program discount, a patient/guarantor must:

- 1) Enroll patient in all available third-party payers and government plans.
- 2) Exhaust all available benefits from third-party payers and government plans.
- 3) Fully cooperate with the insurance claim submission requirements of third-party and government plans, including coordination of benefits.
- 4) Fully comply with Gillette's application process in a timely manner and promptly provide all information requested by Gillette during the application process if applicable.
- 5) Have a household gross annual income, adjusted for family size, that is at or below 400% of the federal poverty level (FPL).

### Basis for Calculating the GAP Discount

The federal poverty level (FPL) is published annually in the Federal Register and will be the basis for income guidelines used to qualify applicants for GAP.

Annual Gross Income as a Percentage of the Federal Poverty Level (FPL)	GAP Discount
Up to 250% of FPL	100%
From 251% up to 300% of FPL	50%
From 301% up to 400% of FPL	25%

### Amounts Generally Billed Discount Calculation

A patient eligible for GAP will not be charged more than amounts generally billed (AGB) to insured patients. Gillette uses the “look-back” method to calculate the AGB by dividing the sum of payment for all claims from private payers and Medicare during a 12-month period by the sum of associated charges for those claims. The AGB is calculated annually and can be obtained by calling our Financial Advocates at 651-325-2235.

### Services that are Not Eligible under GAP

1. Services provided by Non-Gillette facilities or providers; services that are billed by providers who are not included on the GAP Provider List
2. Retail pharmacy services including over-the-counter drugs or supplies
3. Patients who are not United States citizens or United States citizens living outside of the United States are not eligible for GAP. This does not include undocumented individuals living in the United States.
4. Elective procedures, elective self-pay services, and those services deemed not medically necessary and/or generally not covered by most insurance providers are not covered by GAP, unless the service is considered standard of care. For purposes of this policy, Gillette reserves the right to determine, on a case-by-case basis, whether the care and services meet the definition and standard of “medically necessary” for the purpose of eligibility for GAP.

### Presumptive Eligibility

If a patient or guarantor appears eligible for the Gillette Assistance Program but there is no GAP Application on file to make a financial assistance determination, Gillette Children’s may make a presumptive eligibility determination

1. Gillette may use a third party provided presumptive eligibility determination of the patient/guarantor’s eligibility for GAP and may provide a full or partial GAP discount on their outstanding self-pay balances
2. Presumptive eligibility for State of Federal health insurance programs is not considered an application for GAP

### How to Apply for GAP

1. Obtain a GAP application available at the front desk at all Gillette locations or can be downloaded from the Gillette website, [gillettechildrens.org](http://gillettechildrens.org). You may also request an application by calling 651-325-2235.

2. Complete the GAP application and include copies of all documentation asked for in the application. The completed application should be emailed to [financialassistance@gillettechildrens.com](mailto:financialassistance@gillettechildrens.com) or sent to:

Gillette Children's Specialty Healthcare  
Attn: Charge Integrity—GAP  
Internal Zip #010609  
200 University Ave. E. St.  
Paul, MN 55101 Fax:  
651-325-2174

3. If additional information is needed, you may be contacted by a Gillette Financial Advocate.
4. Within 30 days after receipt of a completed application and all supporting documentation, Gillette will review the application and notify you in writing of your eligibility for GAP.
5. A completed GAP application will be in force for 12 months. At the end of the 12-month period, another GAP application will need to be completed. If you believe your circumstances have changed within an existing 12-month GAP cycle that would enable eligibility for a higher GAP discount, you may submit a new application at any time.

## **Separate Billing and Collection Policy**

The actions that Gillette may take in the event of nonpayment are described in a separate Billing and Collection policy. A free copy of the Billing and Collection policy can be obtained by sending a written request to:

Gillette Children's Specialty Healthcare  
Attn: Charge Integrity—Billing and Collection Policy  
Internal Zip #010609  
200 University Ave. E.  
St. Paul, MN 55101

## **Related Documents:**

Application for Gillette Assistance Program — English  
Application for Gillette Assistance Program —Spanish  
Application for Gillette Assistance Program — Somali  
Application for Gillette Assistance Program — Hmong GAP  
Provider List

**References:** NONE

**THIS POLICY SUPERSEDES ANY PREVIOUS GILLETTE POLICIES OR PRACTICES.**