

**Financial Assistance Policy  
(GSEHC)**

**Appendix 4**

**Amounts Generally Billed (AGB) Percentage**

The amount generally billed is the expected payment for emergency or medically necessary services from patients, and/or a patient’s guarantor. For qualifying uninsured patients, this amount will not exceed a rate that will be determined utilizing a Look Back Method described in §1.50(r)-5(b) (3) of the Internal Revenue Service Code. The Look Back Method will be based on Medicare fee-for-services together with all private health insurers paying claims. The claims to be included in the AGB calculation will be claims allowed during the prior twelve-month period calendar year. The amounts for co-insurance, co-payments and deductibles will be included in the numerator along with the Medicare fee-for-service together with all allowed claims from private health insurers paying claims. The gross charges for said claims will be included in the denominator. The AGB will be calculated no less frequently than annually by the 45<sup>th</sup> day following the close of the prior calendar year and implemented by the 120<sup>th</sup> day following the close of the calendar year.

Effective Date	Percentage
April 1, 2022	20.4%
April 1, 2023	14.0%

**Most Favored Payor (MFP) Percentage**

St. Elizabeth’s Hospital and Clinics (GSEHC) is subject to the Minnesota Attorney General agreement which states that the hospital shall not charge a patient whose annual household income is less than \$125,000 for any uninsured treatment in the amount greater than the amount which the provider would be reimbursed for that service or treatment from its most favored insurer. The MFP will be calculated no less frequently than annually by the 45<sup>th</sup> day following the close of the prior calendar year and implemented by the 120<sup>th</sup> day following the close of the calendar year.

Effective Date	Percentage
April 1, 2022	32%
April 1, 2023	42%