

Bon Secours Mercy Health
Supplement to the Healthcare Financial Assistance Policy
Amounts Generally Billed (AGB) Calculation Summary
Effective March 1, 2023

Pursuant to Treasury Regulations §1.501(r)-5(a)(1), a hospital must limit the amount charged for care provided to any individual who is eligible for assistance under its financial assistance policy to not more than amounts generally billed (AGB) in the case of emergency and other medically necessary care. §1.501(r)-5(b)(1) provides two methods for hospital facilities to use to determine AGB: (1) look-back method; or (2) Medicaid method. As stated in Bon Secours Mercy Health's Healthcare Financial Assistance Policy (FAP), Bon Secours Mercy Health calculates an AGB percentage for each Bon Secours Mercy Health hospital based on the look-back method.

Bon Secours Mercy Health hospitals selected the "look-back" method based on actual claims paid to each hospital facility. In accordance with §1.501(r)-5(b)(3)(i), each Bon Secours Mercy Health hospital facility calculates its AGB percentage based on the Medicare fee-for-service and all private health insurers that pay claims to the hospital facility. The AGB for each hospital is calculated annually by dividing the sum of the amounts of all of its claims for emergency and other medically necessary care that have been allowed by Medicare and Commercial insurers during a prior 12-month period by the sum of the associated gross charges for those claims. For 2023, the 12-month period utilized for each hospital facility's AGB calculation was November 1, 2021 – October 31, 2022.

The AGB calculation was determined for each hospital. Correlating to the variation of the charge master and the managed care contract rates, the AGB calculations for the hospitals ranged from 10% to 46%. Each hospital applies its own AGB percentage to gross charges on a hospital-by-hospital basis. The AGB percentages by hospital are attached.

Bon Secours Mercy Health
Medicare and Commercial
11/1/21 to 10/31/22 ZBA's
Amounts Generally Billed (AGB)

11/1/21 to 10/31/22

Net Allowed

St. Elizabeth Boardman	23.2%
St. Elizabeth	22.5%
St. Joseph	20.7%
Allen	26.1%
Regional	22.9%
Defiance	30.8%
Tiffin	35.9%
Willard	41.1%
St. Vincent (Includes St. Anne and St. Charles)	16.9%
St. Rita's Medical Center	22.6%
Springfield Regional	20.5%
Memorial	24.2%
Anderson	24.6%
Clermont	23.7%
Fairfield	23.5%
Jewish	24.7%
West	23.4%
Lourdes	22.4%
Marcum Wallace	27.1%
Mary Immaculate Hospital	25.1%
Maryview Medical Center	23.0%
Memorial Regional Medical Center	22.8%
Richmond Community Hospital	23.5%
St Francis Medical Center	25.5%
St Mary's Hospital	26.3%
Rappahannock	46.2%
Southside	10.2%
Southern Virginia	11.9%
Southampton Hospital	20.7%
St Francis Hospital	19.3%