

Bon Secours Mercy Health
Supplement to the Healthcare Financial Assistance Policy
Amounts Generally Billed (AGB) Calculation Summary
Effective March 1, 2022

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 2022, the 12-month period utilized for each hospital facility's AGB calculation was November 1, 2020 – October 31, 2021.

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 12% to 50%. Effective March 1, 2022, Bon Secours Mercy Health established a regional AGB percentage of gross charges applicable to all hospital facilities within the region based on the AGB percentage that yielded the largest discount within each region. The AGB percentages by hospital and on a regional basis are attached.

**Bon Secours Mercy Health
Medicare and Commercial
11/1/20 to 10/31/21 ZBA's
Amounts Generally Billed (AGB)**

**Regional Lowest
Corp Lowest Excluding CHS**

**11/1/20 to 10/31/21
Net Allowed**

Youngstown

St. Elizabeth Boardman

IP	29.8%
OP	<u>21.1%</u>
	25.3%

St. Elizabeth

IP	25.9%
OP	<u>19.9%</u>
	23.5%

St. Joseph

IP	26.9%
OP	<u>19.6%</u>
	22.5%

Lorain

Allen

IP	34.2%
OP	<u>24.2%</u>
	27.0%

Regional

IP	27.2%
OP	<u>21.5%</u>
	24.3%

Toledo

Defiance

IP	44.6%
OP	<u>31.9%</u>
	34.0%

Tiffin

IP	44.6%
OP	<u>36.3%</u>
	38.4%

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Willard

IP	44.8%
OP	<u>38.4%</u>
	39.6%

St. Anne

IP	16.8%
OP	<u>17.5%</u>
	17.1%

St. Charles

IP	20.7%
OP	<u>16.8%</u>
	18.8%

St. Vincent

IP	19.3%
OP	<u>18.2%</u>
	18.8%

Lima

IP	24.5%
OP	<u>23.1%</u>
	23.8%

Springfield

Springfield Regional

IP	23.5%
OP	<u>21.3%</u>
	22.4%

Memorial

IP	33.2%
OP	<u>25.6%</u>
	27.3%

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Cincinnati

Anderson

IP	26.7%
OP	<u>24.4%</u>
	25.8%

Clermont

IP	27.0%
OP	<u>24.1%</u>
	25.5%

Fairfield

IP	25.4%
OP	<u>24.3%</u>
	24.9%

Jewish

IP	28.5%
OP	<u>22.5%</u>
	26.0%

Westside

IP	28.8%
OP	<u>23.8%</u>
	26.5%

Paducah

Lourdes

IP	27.6%
OP	<u>21.5%</u>
	24.0%

Marcum Wallace

IP	39.1%
OP	<u>23.2%</u>
	27.1%

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Hampton Roads

Mary Immaculate Hospital

IP	35.2%
OP	<u>23.2%</u>
	26.7%

Maryview Medical Center

IP	36.6%
OP	<u>21.4%</u>
	25.8%

Richmond

Memorial Regional Medical Center

IP	27.7%
OP	<u>20.9%</u>
	24.4%

Richmond Community Hospital

IP	54.4%
OP	<u>27.5%</u>
	27.9%

St Francis Medical Center

IP	34.0%
OP	<u>23.3%</u>
	27.8%

St Mary's Hospital

IP	31.3%
OP	<u>23.6%</u>
	27.6%

Rappahannock

Rappahannock

IP	94.3%
OP	<u>43.7%</u>
	49.5%

Southside - Petersburg VA

Southside

IP	13.1%
OP	<u>10.7%</u>
	12.1%

Southern Virginia - Emporia VA

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Southern Virginia

IP	17.2%
OP	<u>13.4%</u>
	14.4%

Southampton - Franklin VA

Southampton Hospital

IP	29.8%
OP	<u>17.9%</u>
	21.0%

South Carolina

St Francis Hospital General

IP	21.2%
OP	<u>18.6%</u>
	19.7%

BSMH Total

IP	25.3%
OP	<u>21.5%</u>
	23.3%