



St. Joseph's Hospital (STJ)

FINANCIAL ASSISTANCE POLICY - ATTACHMENT IV

Calculation of Amounts Generally Billed (AGB)

To calculate *Amounts Generally Billed (AGB)*, we have chosen to use a “look-back” method based on actual past claims paid to STJ by Medicare fee-for-service together with all private health insurers. This calculation is based on all Medicare and private health insurance payments received for inpatient and outpatient acute services in calendar year 2020.

Payer Group	Total Inpatient and Outpatient Charges for 2020	Total Inpatient and Outpatient Discounts for 2020	Discount Rate for 2020 Inpatient and Outpatient Services
Total of Medicare and Ins.	118,374,427	72,292,677	61%

Based on the data listed above, STJ allowed a blended discount rate for Medicare and private health insurance. This volume is equivalent to 61%. We will allow a 50% discount for all uninsured patients according to our Billing and Collections Policy. This discount will be recalculated annually (Next Update April 1, 2022).