

Collecting Co-Pays and Applying Sliding Fee Scales

A Job Aid for Front Desk Staff

FREQUENTLY ASKED QUESTIONS: COLLECTING CO-PAYS AND APPLYING THE SLIDING FEE SCALE

Q: Our insurance contract says that we need to charge a specific co-pay. What can we do about this if the client's discounted fee is less than the co-pay?

A: No matter what, the client should be charged the lesser of the two: the co-pay or the discounted fee based on the sliding fee scale. The agency should submit the full charge for the service to the insurance company.

Q: What is the federal rule that applies to collecting co-pays and applying the sliding fee scale?

A: Title X [Program Requirements](#) provide guidance on how clients should be charged. Family income should be assessed before determining whether co-pays or additional fees are charged. With regard to insured clients, clients whose family income is at or below 250% of the Federal Poverty Level (FPL) should not pay more (in co-pays or additional fees) than what they would otherwise pay when the sliding fee scale is applied. Fees must be waived for individuals with family incomes above 100% of the FPL who, as determined by the service site project director, are unable, for good cause, to pay for family planning services. (See page 13, [Program Requirements for Title X Funded Family Planning Projects](#)). These rules apply to all client whether or not the client has insurance.

Q: Often clients with insurance do not want to tell us their income. What should we do?

A: Reassure your client that the reason you are asking for her/his income is because your agency's financial policy uses a sliding fee scale based on client's income and family size and that she/he may be eligible to pay less than her/his co-pay if the discounted fee is LESS than her/his co-pay. If the discounted fee is not less, she/he will only be charged the co-pay.

Q: How should we charge clients if they will not tell us their income?

A: Per the Title X [Program Requirements](#) (page 12), Title X agencies should follow their grantee's written policy on income verification and ensure that all clients are treated equally according to the policy. Check your grantee agency's policies regarding how to handle this situation.

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5 STEPS FOR COLLECTING CO-PAYS AND APPLYING THE SLIDING FEE SCALE

- 1: Find out the client's income, family size and whether she/he has insurance.
- 2: Check the client's insurance eligibility and determine the client's co-pay amount based on her/his insurance plan.
- 3: Determine where the client's income puts her/him on the sliding fee scale.
- 4: If the co-pay is less than the client would pay on the sliding fee scale, she/he should pay the co-pay, and the agency should bill the insurance company the fee for the services.
- 5: If the co-pay is more than what the client would pay based on the sliding fee scale, the client pays what she/he would pay based on the sliding fee scale, and the agency should bill the insurance company the fee for the services.

REMEMBER!

Clients should never pay more than what they owe based on the sliding fee scale.

HOW IT WORKS

Below is a sample sliding fee scale and two scenarios to show how to determine the co-pay when the client has insurance. Your agency's scale may be different since each agency has its own sliding fee scale.

Sample Client:

- Your client's income is \$25,000/year.
- She has two children.
- She has insurance. Her co-pay is \$20.
- To apply the sliding fee scale, first, match her income to your sliding fee scale.
- The sliding fee scale will show you the discount she would receive. In this situation, her discount would be 80%

Family Size	Federal Poverty Levels 2014								
	100%	120%	140%	160%	180%	200%	220%	240%	250%
1	\$11,670	\$14,004	\$16,338	\$18,672	\$21,006	\$23,340	\$25,674	\$28,008	\$29,175
2	\$15,730	\$18,876	\$22,022	\$25,168	\$28,314	\$31,460	\$34,606	\$37,752	\$39,325
3	\$19,790	\$23,748	\$27,706	\$31,664	\$35,622	\$39,580	\$43,538	\$47,496	\$49,475
4	\$23,850	\$28,620	\$33,390	\$38,160	\$42,930	\$47,700	\$52,470	\$57,240	\$59,625
5	\$27,910	\$33,492	\$39,074	\$44,656	\$50,238	\$55,820	\$61,402	\$66,984	\$69,775
6	\$31,970	\$38,364	\$44,758	\$51,152	\$57,546	\$63,940	\$70,334	\$76,728	\$79,925
7	\$36,030	\$43,236	\$50,442	\$57,648	\$64,854	\$72,060	\$79,266	\$86,472	\$90,075
8	\$40,090	\$48,108	\$56,126	\$64,144	\$72,162	\$80,180	\$88,198	\$96,216	\$100,225
9+	For families with more than 8 people, add \$4,060 for each additional person								
	100%	90%	80%	70%	60%	50%	40%	20%	10%
	Discount								

Reference: US Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, Available at <http://aspe.hhs.gov/poverty/14poverty.cfm>

SCENARIO 1:

- If fee for services = \$125
- With 80% discount, fee = \$25
- Insurance co-pay = \$20
- Client pays \$20
- Bill client's insurance the full fee
- Insurance co-pay is less than the fee, client pays the co-pay

SCENARIO 2:

- If fee for services = \$60
- With 80% discount, fee = \$12
- Insurance co-pay = \$20
- Client pays \$12
- Bill client's insurance the full fee
- Discounted fee is less than the co-pay, client pays the discounted fee

REMEMBER!

If the client requests confidential services, do not bill the insurance company.