



CHARITABLE GRANT PROGRAM

As a nonprofit ministry, Ruah Woods is pleased to offer a limited amount of Charitable Grant money to qualified patients of Ruah Woods Psychological Services (RWPS). These Charitable Grants enable individuals and families to receive psychological services through RWPS when financial constraints might otherwise prohibit them from doing so. To ensure that the limited amount of Charitable Grant money is fairly distributed, RWPS restricts the distribution of Charitable Grants to individuals who:

1. Do not have sufficient financial means to pay the full fee for needed psychological services.
--AND any of the following:
 - a. Do not have medical insurance. --OR--
 - b. Have medical insurance but do not have benefits for mental health services. --OR--
 - c. Cannot afford the remainder between the full fee for psychological services and the reimbursement offered by their mental health benefits.

To further ensure that Ruah Woods' limited amount of Charitable Grant money is fairly distributed, RWPS requires patients to apply for Grants. The application is available at www.RWpsych.org or by contacting the RWPS front desk at 513-407-8878.

The following policies and procedures will govern the Charitable Grant Program:

1. During the initial phone intake, potential new patients will be informed of the standard fees for RWPS services, forms of payment accepted, RWPS financial policies, RWPS policies regarding insurance panels, the patient's procedure for submitting insurance claims to his/her insurance carrier, and the nature of the RWPS Charitable Grant Program. The inquirer will be given the opportunity to ask questions and make an informed decision.
2. If the patient has medical insurance, he/she will be asked to contact his/her insurance carrier to clarify the exact nature of their mental health benefits if any and to inquire about the amount of out-of-network reimbursement available and any deductible or other limitations applicable as well as how to submit claims to the insurance carrier.
3. If a new patient requests a Charitable Grant and no such funds are available and he/she is unable or unwilling to pay the Standard Fees for RWPS services, the individual will be given the option of being placed on a waiting list or given a referral to one or more other providers.
4. Similarly, if the new patient does not qualify for a Charitable Grant and he/she is unable or unwilling to pay the standard fees for RWPS services, the individual will be referred to one or more other providers.

5. In preparation for the first appointment, the new patient will be asked to read the Patient Services Agreement which provides further detail regarding RWPS fees and financial policies. The patient will have an opportunity to discuss these issues and ask any questions of the RWPS front desk staff and/or the RWPS therapist at the first appointment or as soon as feasible.
6. If the patient chooses to apply for a Charitable Grant, he/she will complete and sign the RWPS Charitable Grant Application and submit proof of household income (e.g., the most recent payroll statement or the first page of the patient's most recent federal income tax form). The patient's signature on the application indicates that he/she commits to paying the remainder of all fees for services rendered once the Charitable Grant is applied.
7. Dr. Sodergren will review the Grant Application and proof of income as soon as possible to determine whether the requested grants are reasonable and whether RWPS will be able to provide for the financial need.
8. Once approved, the Charitable Grant will be applied in increments per unit of service rendered, at the time of service. For example, if a patient qualifies for a Charitable Grant of \$60 per session of individual therapy, this amount will be applied to the standard fee of \$160 per individual session resulting in a remaining fee of \$100, for which the patient will be responsible.
9. All recipients of an RWPS Charitable Grant are obliged to promptly inform their therapist of any changes to income (e.g., new job, obtaining new insurance, etc.) or dependents (e.g., new child born, child gets married or leaves home) in order to appropriately adjust the charitable grant arrangement. The patient may be asked to complete a new Charitable Grant application based on the new circumstances.
10. The RWPS therapist will review the Charitable Grant arrangement with the patient periodically to determine whether the Grant is still needed and/or adjustments to the amount of Grant are warranted.
11. The Director of RWPS and others in leadership of Ruah Woods will regularly review totals of Charitable Grants provided to RWPS patients to ensure a fair and prudent distribution of such funds. These reviews will involve analyzing totals of fees charged, revenue, and grant money distributed, and will NOT involve any Protected Health Information such as the identity of grant recipients.
12. If an already established, ongoing patient of RWPS finds himself / herself suddenly unable to pay for much needed RWPS services, he/she will be offered the opportunity to apply for a Charitable Grant. The policies and procedures in such a situation will be the same as those described above. For the sake of continuity of care, such RWPS patients will be given priority over new / incoming patients in determining the distribution of Charitable Grant money.
13. These policies and procedures are subject to change.