



BENEVOLENT PROGRAM

(Approved November 2, 2012)

POLICY: The Benevolent Program was established to benefit residents who, through no fault of their own, are unable to pay the full cost of long-term care services at The Baptist Home. These funds are supported through private contributions. Residents, who lack financial resources and who meet eligibility guidelines, may qualify for assistance as funds are available. These funds are used to supplement the resident's income after all assets of the resident are depleted. The Baptist Home reserves the right to determine what are qualifying expenses covered by the program.

GUIDELINES FOR DETERMINING ELIGIBILITY: In order to qualify for financial assistance through the Benevolent Program a resident must meet the following guidelines:

1. A resident with potential or current need for additional monetary support must provide full disclosure regarding his or her financial information. This is recorded on the Application for Residency. Additional financial disclosures are necessary in order to maintain eligibility for the program. Strict confidentiality is maintained in order to provide assistance in the most dignified manner.
2. The resident guarantees that he or she has not given away income or assets beyond normal living expenses in order to obtain or hasten eligibility for public or private assistance, including support from the Benevolent Program. If income or assets are/were given away, a resident may be ineligible for assistance as determined by the Executive Committee of the Board of Trustees. This may also be true for public or private entities that could provide additional support to the resident.
3. The resident agrees to apply for, with the assistance of the Administrator or designee, as expeditiously as possible, all eligible public or private programs providing financial assistance and benefits including; but not necessarily limited to, veteran or veteran's spousal benefits, Social Security Supplemental Income, disability benefits, Social Security benefits including Medicare, the Missouri Nursing Home Cash Grant, Missouri Healthnet (Medicaid) benefits, long-term care insurance benefits, and private pension or company benefits.
4. The resident agrees to make available all of her or his income and assets to pay for expenses. An example of income includes; but is not necessarily limited to, Social Security, pensions, IRA/401k distributions, Nursing Home Cash Grant, veteran benefits and annuity Income. An example of assets include; but is not necessarily limited to, real and personal property, investment accounts, bank accounts, and loans due the resident.
5. The resident agrees to provide information to the Administrator about all notifications as a beneficiary of an estate, inheritance from a trust, life insurance proceeds or other sources of income and assets received before and after he or she becomes a resident of TBH. A resident agrees these funds will be used towards the cost of care and the Benevolent Program deficit of the resident.
6. If the total benevolent deficit of the resident is paid in full, any excess funds and assets will be returned to the governing issuer, and/or resident, and/or responsible party(s), and/or his or her estate within a reasonable time after discharge or death of the resident and according to law.
7. As long as the resident manages her or his income and assets in an honorable manner and according to this policy and these guidelines, TBH will not attempt to collect the balance of the benevolent deficit owed by the resident from family members or responsible party(s).

8. Funeral and burial expenses are not reimbursable from the Benevolent Program. The resident is responsible for all final expenses for funeral services and burial.
9. The resident agrees to be placed on the level of care according to availability and type of care needed as determined by his or her physician and the Administrator of the facility.
10. The resident may request an annual statement regarding the amount of financial assistance provided through the Benevolent Program.
11. The resident and his or her responsible party(s) agree this policy and these guidelines are to be adhered to by all parties legally responsible for the resident including immediate family members, contact persons, resident designated or publically appointed representatives for the care and financial decisions of the resident while receiving long term care services at The Baptist Home and according to law.

In order to qualify for the Benevolent Program, I agree to and understand the terms of this policy and these guidelines. In addition, a violation of this policy and any of these guidelines may forfeit my eligibility to receive financial support from the Benevolent Program.

Name of Resident: _____

Resident's Signature: _____

Responsible Party(s): _____

Date: _____

APPROVAL/NOTIFICATION PROCESS (Administration Only):

1. Strict confidentiality is maintained in order to provide financial assistance in the most dignified manner.
2. It is the Administrator's responsibility to make sure that all income and assets with approximate values are disclosed on the Application for Residency before submitting the application to the Executive Committee. On receipt of the completed Application for Residency, the Administrator determines if financial assistance is or will be needed. This information is reported to the Executive Committee during the application review process. The Administrator shall submit a copy of the Application of Residency to the Corporate Office upon admission of the applicant.
3. If the resident and/or responsible party(s) forfeits eligibility for immediate and future benevolent support, then financial disclosure is unnecessary. This forfeiture is acknowledged in the admission agreement.
4. Residents and their responsible party(s) are responsible for completing an annual financial report to maintain or continue eligibility in the Benevolent Program. It is the Administrator's responsibility to secure this report annually and submit a copy to the corporate office. This report is due on January 31 of each year.
5. In addition, the Administrator evaluates all private and public assistance that may be available including; but not necessarily limited to, insurance, company benefit programs, Social Security Supplemental Income, veteran benefits and the Missouri Nursing Home Cash Grant. The resident and/or the responsible party(s) with the assistance of the Administrator or designee are responsible for making application for all private and public financial assistance and benefits.
6. Prior to a resident's funds becoming depleted while living at TBH, the resident and/or responsible party(s) contacts the Administrator to discuss the need for additional support from the Benevolent Program. The resident and the responsible party(s) should plan and complete documents for assistance at least six (6) months prior to depletion of assets.
7. On a regular basis, the Administrator, with the assistance of a designee, should review the financial needs of residents receiving such assistance in order to see if they maintain qualification for assistance and to determine if new assistance is available from all eligible public and private sources.
8. The original copy and signed copy of the Benevolent Program policy and guidelines are kept in the resident's master file in the Accounting Office. A copy is provided to the resident and/or responsible party(s) and to the corporate office.