



COLORADO SEXUAL ASSAULT VICTIM EMERGENCY (SAVE) FUND PAYMENT PROGRAM Information for Advocates Assisting Medical Reporting Victims

In 2013, the Colorado General Assembly unanimously passed HB13-1163 which created the Sexual Assault Victim Emergency (SAVE) Payment Program. The Colorado Division of Criminal Justice (DCJ) is the designated administrator of the SAVE program.

SAVE Program Basics (C.R.S. §18-3-407.7)

- **Only medical reporting victims¹ are eligible for the SAVE program.**
- This program provides payment assistance to medical reporting victims for (*in priority order*):
 - 1) Routine costs associated with accessing a medical forensic exam (MFE);
 - 2) Some medical expenses related to injuries sustained from the sexual assault; and
 - 3) The cost of the evidence collection portion of the medical forensic exam (*DCJ will pay for evidence collection for medical reporting victims through the SAVE program or other funds; victims never pay this cost*).
- The SAVE program is a payor of last resort.
- SAVE program coverage is contingent upon the appropriation and availability of funds.
- Payments are subject to a per person cap, based on actual costs, determined annually by DCJ.
- Hospitals may not charge more than the lowest negotiated rate from a private health plan for fees and charges covered under the SAVE program.

SAVE Program Process

- To receive payment under the SAVE Program, the hospital first bills insurance² unless the victim requests insurance not be billed or does not have insurance. (The evidence collection portion of the bill is never billed to insurance; it gets billed to DCJ.)
- After insurance has settled, or as soon as practicable if the patient does not have insurance or does not want insurance billed, the hospital will send the remaining bill, (what would be billed to the patient), to DCJ.
- The SAVE program pays remaining costs according to program priorities and up to the cap.
- The SAVE program covers deductibles and co-pays.
- Any outstanding balance following payment by the SAVE program is the responsibility of the victim.

¹ Medical reporting victims are sexual assault victims who obtain a medical forensic exam following a sexual assault but who are not participating in the criminal justice system at the time they leave the hospital.

² Insurance means private insurance, Medicare, Medicaid and any other type of payment program normally billed by hospitals to cover costs for services.

SAVE Program - Converted Cases³

- Any victim who converts from a medical report to a law enforcement report after her/his departure from the hospital and prior to DCJ receiving the bill from the hospital is considered a converted case and will be treated as a law enforcement reporting victim⁴ (*this is current practice*).
- In converted cases, DCJ will have the hospital send the evidence collection portion of the bill to the appropriate law enforcement agency for payment and DCJ will forward the remainder of the bill to the appropriate victim compensation program.
- If the victim files for victim compensation, DCJ will notify the hospital.
- Once a victim compensation board approves an application on a converted case, no additional payment will be made through the SAVE program.
- If the victim does not file an application with victim compensation or the compensation board denies the application:
 - The SAVE program *will* pay routine costs associated with obtaining a medical forensic exam.
 - The SAVE program *may* also pay costs associated with medical treatment and/or medications for any injuries directly related to the sexual assault.
 - Any outstanding balance following payment by the SAVE program is the responsibility of the victim.

³ Converted cases are when medical reporting victims later report the assault to law enforcement. The conversion from a medical report to a law enforcement report can occur at any time after the victim has left the hospital.

⁴ Law enforcement reporting victims are victims who report their assault to law enforcement prior to, at the time or, or independent of a medical forensic exam.