



October 30, 2025

Unlocking the Financial Power of the Cost Report: Including the RHC Designation

CAREN PUVALOWSKI, CHFP
Rural Healthcare Reimbursement
Manager, [RubinBrown](#)

CHRIS EKREM MBA, FACHE
Forum Moderator
[EqualizeRCM](#)



www.CAHForum.com



www.linkedin.com/company/CAH-CFO-Administrator-Forum/



CAREN PUVALOWSKI, CHFP

Rural Healthcare Reimbursement Manager,
RubinBrown

As the Manager of RubinBrown's Rural Healthcare Division, Caren has thirty years of Critical Access Hospital (CAH) and Rural Health Clinic (RHC) financial, accounting, revenue cycle and reimbursement experience.

She has worked in a variety of roles in the finance departments of CAHs, including multiple years as a Chief Financial Officer. Caren's prior provider experience and hands-on knowledge of the issues impacting rural hospitals allows her to identify both present and future reimbursement and payment opportunities. Her broad experience has included ensuring that providers optimize their payments under their rural designations.

Caren is a member of the Michigan Great Lakes Chapter of Healthcare Financial Management Association and is also a Certified Healthcare Financial Professional (CHFP).

 (810) 853-6185

 Caren.Puvalowski@rubinbrown.com

Agenda

Unlocking the Financial Power of the Cost Report: Including the RHC Designation

October 30, 2025

- 1 Five Methods to Optimize Financial Health
- 2 Recent Changes in Rural Health Clinic Reimbursement
- 3 Questions
- 4 Raffle

Disclaimer: The information provided in today's presentation is current as of October 30, 2025

This presentation is provided "as is" without any express or implied warranty. This presentation is for educational purposes only. If you require additional guidance, please consult RubinBrown to discuss the specifics of your facility's situation and needs.

Five Methods to Optimize Financial Health

Medicare Cost Report – Used for more than the Medicare settlement

- Current year cost reports – end of year and interim
- Prior Year Cost report reviews
- Other payor impact – Medicare MCO, Medicaid, Medicaid MCO
- Common misconceptions/myths

Current and New Service Lines Evaluation

- Chargemaster – check your CCR
- Charge Capture review by Department
- Other payor reimbursement over the CCR
- Reimbursed how through payor contracts

Revenue Cycle

- Payor Contracts
- Denials
 - Pre-authorizations
 - Timely Filing
- Bad Debts
- Charge Master Audits
- Underpayments
 - Contract exclusions
 - Payor issues
- AR Follow up

Property, Plant and Equipment Assessment

- Unfunded Depreciation
- Deferred Maintenance
- Equipment Purchases – new vs refurbished
- Maintenance/Service Contracts
- OEM contracts vs funded depreciation

Other Opportunities for Improvement

- Opportunities for unique service – best at what you do
- Locum vs employed
 - Providers
 - Non-providers
- Partner with other hospitals to offer different services
- Succession Planning and coaching
- Monitor outmigration

Other Opportunities for Improvement (continued)

- Professional Mentorship Network
- Board Governance vs. Management
- Community Engagement
- Medical Staff
- Other funding sources – grants and donations

Recent Changes in Rural Health Clinic reimbursement

Recent Changes in Rural Health Clinics

- No longer apply productivity standards for cost reporting periods after December 31, 2024.
- Reduced the required lab tests Rural Health Clinics need to provide (eliminated hemoglobin, hematocrit, and occult blood) as of January 1, 2025.
- RHCs can bill vaccines as of July 1, 2025
- Significant expansion of:
 - Behavioral health eligible providers and services
 - Care Coordination Services

Questions ?



Raffle

Contact Us

CAREN PUVALOWSKI, CHFP
Rural Healthcare Reimbursement Manager,
RubinBrown

(810) 853-6185
Caren.Puvalowski@rubinbrown.com

CHRIS EKREM MBA, FACHE
Forum Moderator and Former CAH CEO
EqualizeRCM

(806) 215-0549
Chris@CAHForum.com

To learn more, visit:



www.CAHForum.com



www.linkedin.com/company/CAH-CFO-Administrator-Forum/