

Self Pay Billing and Collection Policy

Statement of Purpose:

To provide personnel written guidelines regarding the Self Pay process.

Statement of Policy:

Established policies and procedures will be followed concerning the Self Pay policy.

Procedure:

Self Pay Billing Process

- A. A Credit & Collections Specialist will visit Self Pay inpatients prior to discharge on Monday through Friday between the hours of 8:00am and 3:00 pm to discuss their payment options.
- B. All Self Pay accounts with balances will be billed and followed up on by the Credit & Collections Specialists. They will be closely following our policy as summarized below.
 - 1. The patient will receive a post-discharge statement for each account within 30 days of becoming Self-Pay.
 - 2. One week after the statement due date, 1 outgoing phone call attempt will be made
 - 3. After 28 days, the 2nd statement will be sent out.
 - 4. 15 days after the 2nd statement patient will receive a past due notice
 - 5. 28 days after the 2nd statement is sent patient will receive a 3rd statement
 - 6. 1 more outgoing phone call will be made prior to the patient receiving a final notice
 - 7. 15 days later the patient will receive a final notice letter (15 days after past due notice or 3rd statement).
 - 8. Between 80 and 120 days the account will go through a quality control review and disposition.
 - a. Account will be released to bad debt if no action has been taken within 120 days. If partial payments or payment arrangements have been made, the account will be monitored for regular payments and issued a statement monthly.
 - b. Failure to maintain payment agreement will result in the account going to the final collection letter status.

Self Pay Collection Efforts

For those individuals found to be eligible under the Hills & Dales General Hospital's Financial Assistance Policy, the following procedures will be followed by the Credit & Collections Specialist.

- A. Hills & Dales General Hospital and any third-party collection agency, or other party the patient's debt has been referred to will not engage in Extraordinary Collection Actions (ECAs) against a patient/Guarantor to obtain payment for care before reasonable efforts are made to determine whether the patient/Guarantor is eligible for care under this Financial Assistance Policy.
- B. Reasonable determination efforts of a patient/Guarantor's eligibility for Financial Assistance under this Financial Assistance Policy Include
 - 1. Prior to initiating an ECA, provide written notice within 120 days of the post-discharge statement informing the patient/Guarantor that financial assistance is available for those who qualify. This information will be sent with the final collection letter around 80 days after account has been determined to be self-pay.

2. In the case of a patient/Guarantor submitting an incomplete Financial Assistance Application during the application period, notifying the patient/Guarantor of how to complete the Financial Assistance Application and provide the information and time to complete the application as set forth in the Credit Care Policy.
 3. In the case of a patient/Guarantor submitting a complete Financial Assistance Application, determine whether the patient/Guarantor is eligible for Financial Assistance under the Charity Care Policy.
- C. Hills & Dales General Hospital and any purchaser of the patient's debt, third-party collection agency, or other party the patient's debt has been referred to will not engage in ECAs against a patient/Guarantor to obtain payment for care before reasonable efforts are made to determine whether the patient/Guarantor is eligible for care under the Financial Assistance Policy.
- D. Reasonable determination efforts of a patient/Guarantor's eligibility for Financial Assistance under the Financial Assistance Policy include:
1. Provide the patient/Guarantor written notice indicating financial assistance is available to qualifying individuals, identify the ECA(s) that Hills & Dales General Hospital or its authorized party intends to initiate for payment of care, the deadline for such ECA(s), which may be initiated no earlier than 30 days after the date that written notice is provided.
 2. Provide the Plain Language Summary and a copy of the Financial Assistance Policy with the written notice required under subsection D(1) above.
 3. Attempt to notify the patient/Guarantor verbally about the Financial Assistance Policy and how to obtain assistance through the Financial Assistance Application process.
- E. The actions noted above D(1-3) will be taken at least thirty (30) days before initiating one or more ECA(s) to obtain payment for care.
- F. Hills & Dales General Hospital and its authorized representative will not initiate an ECA against a patient/Guarantor if he or she has an active Financial Assistance award. The award is good for 90 days from the approval date.
- G. Hills & Dales General Hospital and its authorized representative may initiate ECA(s) against a patient/Guarantor in accordance with this Policy. ECA(s) may include the following:
1. Selling a patient/Guarantor's outstanding financial responsibility to a third party;
 2. Reporting adverse information about the patient/Guarantor to consumer credit reporting agencies or credit bureaus;
 3. Deferring or denying, or requiring a payment before providing, non-emergent medically necessary care because of a patient/Guarantor's nonpayment of one or more bills for previously provided care covered under this Policy.
 4. Actions requiring a legal or judicial process, including but not limited to:
 1. Placing a lien on a patient/Guarantor's property;
 2. Foreclosing on a patient/Guarantor's real property;
 3. Attaching or seizing a patient/Guarantor's bank account or other personal property;
 4. Commencing a civil action against a patient/Guarantor;
 5. Causing a patient/Guarantor arrest;
 6. Causing a patient/Guarantor to be subject to a writ of body attachment
 7. Garnishing the patient/Guarantor's wages
 8. Garnish the patient/Guarantor's bank accounts
 5. When it is necessary to engage in any collection activity (including ECAs), Hills & Dales General Hospital and its authorized representative, will engage in fair, respectful and transparent collections activities. Hills & Dales General Hospital will ensure that all contractual agreements with authorized representatives will conform with the minimum standards required by the Department of Treasury regulations.
 6. A patient or Guarantor currently subject to an ECA and who has not previously applied for Financial Assistance may apply for assistance up to two-hundred and forty (240) days from

the date of the first post-discharge billing statement.

7. In the event an application is filed within the two hundred-forty (240) day time period, Hills & Dales General Hospital and its authorized representative will indefinitely suspend any ECA which may have been initiated against a patient/Guarantor while the Financial Assistance Application is processed and considered.

Self Pay Payment Arrangements

A. Payment arrangements may be made by the following criteria:

1. Account Balance under \$1,000 to be paid off in 6 months
2. Any account balance over \$1,000 maximum payment required \$200
3. Minimum payment on all payment arrangements is \$100.
4. If unable to make minimum payment, Financial Assistance Application will be offered
5. Charity – If charity is not approved at 100%, the above payment rules will still apply.
6. Employee payroll Deduction – with a minimum of \$25.00 per pay period.
7. Auxiliary Staff will receive a 25% discount per Hills & Dales Policy. After the discount the rules noted above apply.

B. The above payment arrangements noted in A(1-7) were approved the Hills & Dales General Hospital Board on August 23rd, 2016.

C. A request to waiver from this payment method may be made. The request needs to be signed by either the Patient Accounting Manager or the Chief Financial Officer.