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| Subject: Credit and Collection Policy | | | | | | Policy #: 106.05 | |
| Applicable to: All Departments | | | | | | Effective: 03/29/2017 | |
| Supersedes: BP 106.05 (02/18/2013) | | | | | | Page 1 of 3 | |
| Approval Signature: | | | | | | Review: Annual | |
| Coordinating Dept. Initials | Author | Financial Services | Financial Counselor | Admission | Administration | | |
| | Melanie Stoll | | | | | | |

POLICY

Pulaski Memorial Hospital (PMH) will provide Emergency care including evaluation of emergency conditions and necessary emergency treatment to individuals who present themselves as emergency patients without regard to payment. Pulaski Memorial will make reasonable efforts to identify patients who may be eligible for Financial Assistance. Collections Procedures will be applied consistently and fairly for all patients unable to pay all or a portion of their bill. The Financial Assistance Policy will be followed.

PMH will provide Non-Emergency care for those who are uninsured or underinsured and do not have the ability to pay for medically necessary healthcare services.. Discounted rates will be available to those who successfully apply and meet the requirements under the hospital’s Financial Assistance Policy. It will be the applicant’s responsibility to demonstrate inability to pay.

PURPOSE

The credit and collection policy is designed to establish reasonable procedures regarding collections of patients’ accounts while maximizing the availability of health care services in a consistent, equitable and effective manner. The intent is to assure that those who require health care services are able to obtain such services while satisfying their obligation towards total cost of those services.

FINANCIAL EXPECTATIONS

- The hospital requires payment for all services rendered to patients. Except where prohibited by law or contract, the hospital will look to the patient/guarantor for payment in full on all accounts.
- Insured patients that do not qualify for a Financial Assistance/charity discount or state, federal, and/or endowment funds program are responsible for paying co-pays, deductibles, co-insurance and/or fees for non-covered services prior to the time services are rendered

- Uninsured patients that do not qualify for a charity discount or state, federal, and/or endowment funds program are responsible for charges.
- Patients may be required to pay a pre-service deposit or estimated co-pays and deductibles (except in Emergency Department and other emergent situations) or amounts may be collected after services are provided.
- Patients are responsible for understanding their insurance coverage and for providing needed documentation to aid in the insurance collection process.

SELF PAY RESOLUTION

As a courtesy to patients, PMH will bill all acceptable third parties for payment when complete information and assignment is provided. Pulaski Memorial will not refer any bill to a third party collections agency or attorney for collection activity while a claim for payment or the services is pending with a contracted payer

The following options will be available to patients for payment:

Cash, debit card, check or credit card.

PMH accepts Visa, MasterCard, American Express and Discover Card.

Charity Applications:

Medicaid Eligibility Approval:

Approval prior to services rendered except where Presumptive Eligibility is applicable.

Presumptive Eligibility is for a limited period of time. Patients who have been determined by a Qualified Provider to be “presumptively eligible” may receive care while they fill out the Medicaid application.

For those patients who cannot pay their statements in full when received:

Payment plans through CarePayment are available to patients based on the amounts due and past account history with CarePayment. Accounts are sent to CarePayment 45 days after the first billing statement is sent. CarePayments’ monthly payments are based on 4% of your balance. Pulaski Memorial does not set up monthly payments internally. All payment arrangements go through CarePayment.

The Patient Accounts Department of PMH will attempt to collect all debts by way of monthly statements, CarePayment, and/ or collections letters.

EXTRAORDINARY COLLECTIONS ACTIONS

Pulaski Memorial Hospital may take or authorize a collections agency or attorney to take action to obtain payment of a bill for medical care.

- ECAs for hospital services will not commence for a period of 120 days after the date of the first billing statement for the applicable medically necessary charges or medical care.
- If patient submits a complete application for Financial Assistance within 240 days after the first statement we will suspend the ECA until the patients application has been processed and notified by Pulaski Memorial Hospital of their determination.

PMH is committed to assisting patients that do not have the financial resources to pay for their health care services. The hospital will make available financial counseling to determine the appropriate disposition of the patient account. PMH will provide charity assistance to patients who meet criteria as outlined in the Financial Assistance Policy.

RESPONSIBILITY FOR INTERPRETATION

The Chief Financial Officer will be responsible for interpretation of this policy.