

Arnot Ogden Medical Center

Self Pay Collection

Policy Name: Self Pay Collection Policy
Department: Credit and Financial Assistance
Responsible: Director Patient Access and Supervisor/Collections

POLICY:

Arnot Health strives to collect, in a timely manner all monies due from Insurance and patients for the care they receive.

There are two types of Self pay Balances, true self pay, where the patient has no insurance coverage for the service rendered and a self pay balance after insurance to cover deductibles, co pays and co insurance.

PROCEDURE:

During the registration process if a patient is identified as having no insurance the registration clerk will notify the patient about our community care plan and offer a pamphlet and application to the patient. (If it is an emergency registration this cannot take place until the patient has been assessed and stabilized)

True Self Pay

A works list is established for Self Pay accounts with a balance greater than \$5,000 . This list is monitored by our Certified Financial Counselor. She attempts to contact the patient or their representative and set up a time to counsel them. Options available are assistance is obtaining insurance through the State System, the community care program or payment arrangements.

An account enters the guarantor billing cycle 4 days after the last date of service. At that point an initial self pay bill is generated. The account then enters the dunning cycle.

The guarantor will received a bill 30 days after the initial statement, and then a collection letter 30 days that bill, 30 days later the account is turned to collection.

SELF PAY COLLECTIONS STAFF attempts to collect full balance due by check or credit card. If they are unable to make the full payment, SELF PAY STAFF will attempt to make payment arrangements and to notify patient about the ARNOTHEALTH Community Care Program.

For payment plans patients have 1 year to pay for outpatients and 2 year to pay for inpatients, and minimum payments are \$25.00 per month.

If the patient wants to apply for the community care program, the patient will be sent an application for the care program and will be informed of documentation they will need to

submit with the application. Accounts will be placed on bill hold for 45 days or until an determination has been made, whichever is shorter.

SELF PAY COLLECTIONS STAFF documents all activity in Soarian, and enters any necessary holds to support resolution.

SELF PAY COLLECTIONS STAFF enters the payment plan and documents comments in Soarian. Payment plan statement is demanded and sent to the patient.

NOTE: If patient does not enter into a payment plan agreement, or fails to pay as agreed the account is turned over to our collection agency.

Self Pay Balances after Insurance

The procedure above is followed for self pay balances after insurance with exception for medicare patients.

The dunning cycle is 30 days longer, per medicare guidelines.

Also there is no minimum payment amount if they desire a payment agreement, again per medicare guidelines.