



POLICY: BILLING & COLLECTION

PURPOSE: Clara Barton Hospital provides quality healthcare regardless of a person's ability to pay; however, individuals have an obligation to pay for the services they receive or seek financial assistance when needed. It is the duty of hospitals to collect from those who have the ability and the resources to pay using ethical collection practices that are allowed under Kansas and Federal laws. Financial assistance programs offered by the hospital should not lessen the need to find solutions to expand access to appropriate health care coverage for all persons.

Procedure:

All patients will supply the hospital with certain personal, medical, financial and other information at the time of admission or at the time of service in order to take care of all of their needs. All patients at the time of admissions will receive a Financial Assistance Plain Language Summary explaining Clara Barton Hospital and Clinics Financial Assistance Policy. Patients must always show their insurance card(s) at the time of admission or at time of service. The patient account representative or admission clerk will verify insurance coverage for the services provided. For Emergency Room patients the health insurance will be gathered after the patient has been treated and is in stable condition. All patients will be treated when presenting to the Emergency Room regardless of ability to pay.

For All Inpatients: Upon admission, the patient will be asked for insurance information and if self pay will be contacted by the Financial Counselor to make financial arrangements based on financial need and payment schedule under the policy below.

For patients with current insurance coverage, the hospital will submit the claim on patient's behalf provided that the Hospital has received all the necessary information from the patient. Any deductibles, co-insurance or spend-downs not covered by insurance will be due within thirty (30) days from the first Self Pay statement date. Patients with insurance are requested to assign benefits to the Hospital unless they have paid their account in full. If benefits are not assigned to the Hospital, the patient will be asked to make payment in full or make payment arrangements within thirty (30) days from the first Self Pay statement date.

Self-pay collections:

1. At 30 days from the first self-pay statement date, unpaid balances will be forwarded to an external business partner to continue billing and manage any payment plans. All patients/responsible party will receive one statements from the hospital and up to three billing notices from the external business partner, for a total billing cycle of 120 days. If a payment plan is set, then the patient/responsible party will receive a payment plan confirmation letter. Should the patient/responsible party default on their payment plan, one default letter will be sent giving the patient the opportunity to bring the payment plan current. With the first self-pay statement, the patient/responsible party will receive a plain language summary explaining the Financial Assistance Program and a Billing Payment and Financial Assistance Brochure explaining all payment options. A notice will also be sent informing the patient/ responsible party that if the balance is not paid in full within 30 days from the first self pay statement date, the account will be forwarded onto the external business partner. Once the billing cycle has reached 90 days and no payment arrangements have been made, the patient/responsible party will be sent a 30 day notice advising of next action of referral to a collection agency, including a listing of extraordinary collection actions that may occur. Phone attempts are also made to the patient giving the opportunity to make payment arrangements. If no arrangement is made, the account will be considered true bad debt and referred to a collection agency.
2. The entire collection cycle is 120 days from the first self-pay statement date. For balances that do not have a payment arrangement and the full statement cycle of 120 days is met, the balance will be considered as true bad debt and referred to a collection agency. If a payment plan is established with the external business partner and payment is not completed as agreed, a 30 day notice will be sent letting the patient/responsible party know that if a payment is not made within 30 days the account will be considered bad debt and referred to a collection agency.
3. The patient has 240 days from the first self pay statement date to complete a financial assistance application. The patient may also reapply for financial assistance during the 240 day time frame if their financial situation has changed. Once the patient applies for financial assistance collection activity will cease during the application process and review. If any Extraordinary Collection Actions (“ECA”) have taken place they will be reversed. The Financial Assistance Policy and Application can be obtained from multiple locations within Clara Barton Hospital in both English and Spanish and also on the website at www.clarabartonhospital.com.
4. Self-Pay Discounts. Patients that are considered to be uninsured, with no health insurance and with the ability to pay may receive a 30% discount if payment is made within the first 30 days from the first self pay statement date. Please see the Guidelines for Self-Pay Discount Policy.
5. Epic River is offered as a long term payment program. This is a payment program that will allow the patient the flexibility to set the payment amount that best fits their budget. The patient is charged 10% interest. The Guaranty Bank is the lending business partner. Once the patient agrees to the payment plan, Guaranty Bank will pay the hospital the full amount of the balance and the patient will make their payments directly to Guaranty Bank. Please see the procedure attached for the detail of this process.
6. A copy of the Billing and Collection Policy is available in both English and Spanish and can be obtained at the front admissions area of Clara Barton Hospital and can also be found on the website at www.clarabartonhospital.com.
5. The Billing and Collection Policy is reviewed annually by the Clara Barton Hospital Board.

Concerning a responsible party's payment responsibility, the following apply:

1. All account balances are due within 30 days of the first self-pay statement. Should payment in full not be possible, the billed party is required to contact our office to discuss a payment arrangement toward that balance due. An existing payment arrangement on prior accounts or bills does not apply towards new accounts or bills.
2. Payment arrangements made with our office or with our external business partner shall not extend beyond 24 months without approval of the Financial Counselor. Epic River is offered as a long-term payment program.
3. Should there not be payment in full or an agreed payment plan with our office or that of our external business partner within 120 days of the first self-pay statement, the past due balance will be considered bad debt and may be referred to a collection agency or attorney for collection of the debt and/or be reported to credit agencies.
4. Clara Barton Hospital reserves the right to handle each account on an individual basis based on a responsible party's ability to pay.

NAME:
DATE:

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