



PATIENT BILLING AND COLLECTIONS POLICY

Policy Statement

The purpose of this Patient Billing and Collection Policy is:

- to describe all Pine Rest Christian Mental Health Services (Pine Rest) efforts to bill and collect for healthcare services provided;
- to insure that all patients are treated fairly; and
- to insure that all billing and collection practices for patient payment obligations are compliant with state and federal regulations.

Every patient will be given reasonable time and sufficient opportunity to apply for financial assistance or make other payment arrangements for self-pay balances owed to Pine Rest. To that end, Pine Rest will not engage in extraordinary collection actions against an individual to obtain payment for services before making reasonable efforts to determine whether the individual is eligible for assistance under its Financial Assistance Program. This policy applies to all locations of Pine Rest as well as all providers associated with Pine Rest.

Definitions

- **Patient:** for purposes of this policy, reference to “patient” mean the patient or his/her guarantor, which is the person having financial responsibility for payment of the account balance.
- **Collection Agency:** a contracted company that collects the remaining patient balances of any outstanding bill on behalf of the Pine Rest and complies with all Fair Debt Collection Practices.
- **Extraordinary Collection Action:** any action against the patient related to obtaining payment of an unpaid patient balance, where such action requires a legal or judicial process such as garnishment of wages or other income. The term “extraordinary collection action” also includes the reporting of a patient debt to a credit bureau or agency and any action the collections agency may take in collecting the outstanding bill.
- **Pre-Collection Notice:** a billing statement that is mailed to the patient by Pine Rest at least 30 days prior to the commencement proceeding with extraordinary collection action.

Billing Practices

Pine Rest will make every effort to bill and obtain payment from any insurance company or other third party that may be responsible for the claim before billing the patient. The patient will be responsible for any remaining balances including uninsured balances, deductibles, co-payments, coinsurance, non-covered services and any balance due after insurance payment that is deemed patient liability.

Once a balance has been identified as patient responsibility, the statement process will commence. The patient statement will include:

- summarization of services rendered;
- amount required to be paid by patient;
- customer service phone number to assist patients with the following:
 - how to apply for financial assistance;
 - how to request an itemized statement that contains detailed charges;
 - how to make payment arrangements;
 - how to pay by credit card;
 - answer any customer service question regarding the patient statement or service provided by Pine Rest.

The patient will receive three statements and one pre-collection notice before an account would qualify for any extraordinary collection action. Pine Rest will not engage in any extraordinary collection action before 120 days after the commencement of the statement process. Pine Rest exercises the right to implement extraordinary collection actions if no payment is received for services rendered 30 days after the pre-collection letter is sent.

It is the patient's responsibility to provide a correct mailing address at the time of service or upon moving. If an account does not have a valid address, Pine Rest has the right to send the account to a collection agency.

Patients have the option to set up a payment arrangement to pay balances owed by calling the customer service phone number. A minimum monthly payment of at least \$25.00 is expected and each payment plan will provide for the account to be paid in full within 12 months. In extraordinary situations, Pine Rest reserves the right to extend payment plans to as long as 48 months.

Pine Rest complies with the United States Bankruptcy Code. Any balances that fall under the bankruptcy notification will be adjusted.

Financial Assistance Program

Pine Rest will openly publicize the availability of financial assistance to the community we serve. Publication will be accomplished through postings on the Pine Rest website and patient statements, word of mouth by way of counselors, care givers and admission personnel.

Prior to applying for financial assistance, Pine Rest will assist the patient in pursuing coverage through available public assistance programs. Once all third-party funding has been ruled out, the patient can apply for assistance through the Financial Assistant Program. The patient must fill out the financial assistance application and provide the necessary documents to qualify for our financial assistance program. If the patient submits an incomplete application, they will be notified by phone or in writing what additional information is needed to complete the application. Pine Rest will accept financial assistance applications on accounts during all internal collection efforts and when placed with a third party collection agency for a period of a minimum of 240 days from the date of the initial billing statement. If a patient submits a complete financial assistance application during the application period, Pine Rest will not engage in any extraordinary collection action while the financial assistance application is in process.

If the patient is eligible for financial assistance for their care, Pine Rest will notify the patient that they are eligible and let them know what amount they will receive through financial assistance and what reduced amount they would be responsible for, if any. The patient will be refunded any amount he or she paid for the care if that amount exceeds the amount he or she is determined to responsible for paying under the Financial Assistance Program, unless such excess amount is less than \$10.00. Pine Rest will take all reasonably available measures to reverse any extraordinary collection actions taken against the individual to obtain payment for care.

Outstanding patient balances owed not covered by the Financial Assistance Program may be subject to extraordinary collection actions. Please consult the Financial Assistance Program documents and Financial Assistance Guidelines for further information regarding financial assistance.

Adjustments for Uninsured Patients

Uninsured patients whose annual income is less than or equal to 250% of the federal poverty guidelines and who do not qualify for Financial Assistance, will qualify to have their charges reduced to Medicare rates for the same or similar services. Payment of the adjusted charges will be considered as payment in full for the billed services.

Pine Rest will provide copies of this Billing and Collection Policy without charge to the public. This will be posted on the Pine Rest website along with the Financial Assistance Program Guidelines and the Financial Assistance Application.