

WEEKS BILLING AND COLLECTIONS POLICY

Purpose:

This policy, together with Weeks Medical Center's Financial Assistance Policy, is intended to meet the requirements of applicable federal, state, and local laws, including, without limitation, section 501(r) of the Internal Revenue Code of 1986, as amended, and the regulations thereunder. This policy establishes the actions that may be taken in the event of nonpayment for medical care provided by Weeks Medical Center.

Scope:

This Policy shall apply to Weeks Medical Center and collection agencies engaged by Weeks Medical Center. Weeks Medical Center will use reasonable efforts to determine whether a patient is eligible under its Financial Assistance Policy before engaging in Extraordinary Collection Actions, as described in this Policy. Copies of this Policy, the Financial Assistance Policy, a Plain Language Summary of the Financial Assistance Policy, and the Financial Assistance Application are available free of charge upon request by contacting our Financial Counselor at 788-5354. Copies can also be found in the emergency department and admission areas at Weeks Medical Center. These documents may be found on line at www.weeksmedical.org.

Definitions:

- I. Application Period: The period beginning on the date care is provided and ending at 240 days after the date of the first post-discharge billing statement.
- II. Covered Services: Emergency and other medically necessary care as defined in the Weeks Medical Center Financial Assistance Policy.
- III. Extraordinary Collection Actions (ECAs): The following actions are deemed to be ECAs when used to obtain payment for Covered Services:
 - Reporting adverse information to a credit agency or credit bureau;
 - Deferring or denying, or requiring payment before providing, medically necessary care in the hospital because of nonpayment of one or more bills for previously provided care covered under the Weeks Medical Center Financial Assistance Policy;
 - Placing a lien on an individual's property;
 - Foreclosing on an individual's real property;
 - Attaching or seizing an individual's bank account or other personal property;
 - Commencing a civil action;
 - Causing an individual's arrest;
 - Causing an individual to be subject to a writ of body attachment;
 - Garnishing wages;
 - Sale of a debt to a third party.
- IV. Hospital or Hospital Facility: Weeks Medical Center
- V. Patient: The individual receiving medical treatment and/or in the case of an unemancipated minor or other dependent, the parent, legal guardian or other person (guarantor) who is financially responsible for the patient.

- VI. Notification Period: The period beginning on the date care is provided and ending 120 calendar days after the date of the first post-discharge billing statement

Procedure:

I. General Guidelines

- A. Weeks Medical Center generally expects patients and third party payors to satisfy their hospital liability in full.
- B. Weeks Medical Center will make reasonable efforts to collect the patient's insurance and other payment information and to verify coverage for the services to be provided. This information may be obtained prior to delivery of non-emergent health care services. Weeks Medical Center will defer any attempt to obtain this information prior to or during the delivery of emergency care (per EMTALA) if the process to obtain this information would delay or interfere with the medical screening examination or services to stabilize an emergency medical condition. Weeks Medical Center will not engage in any actions that discourage individuals from seeking emergency medical care, such as by demanding that emergency department patients pay before receiving treatment for emergency medical conditions or permitting debt collection activities that interfere with the provision, without discrimination, of emergency medical care
- C. Subject to compliance with the provisions of this Policy and applicable law, Weeks Medical Center reserves the right to take any and all legal actions, including ECAs, to obtain payment from the patient or third party payors for unpaid account balances.

II. Billing

- A. Weeks Medical Center will bill third party payors in accordance with requirements of applicable law and the terms of applicable third party payor contracts. Patients are expected to timely pay any account balances that are not paid by third party payors. Patients who seek non-emergent health care services may be asked to pay in advance for services that will not be covered by third party payors, including co-payments, deductibles and co-insurance amounts.
- B. If a patient qualifies for Financial Assistance under the Weeks Medical Center Financial Assistance Policy, Weeks Medical Center shall write off any balance after third-party coverage that the patient is not obligated to pay.
- C. Weeks Medical Center will bill patients for any outstanding balance using its normal billing process which includes, at a minimum, two (2) statements over a span of at least 90 days. Weeks Medical Center shall include a copy of the Plain Language Summary of Weeks Medical Center's Financial Assistance Policy with each of those two statements.
- D. When a patient does not qualify for Financial Assistance under Weeks Medical Center's Financial Assistance Policy, patients will not be charged more than the amounts generally billed to patients who have insurance. (*See Self-Pay Policy.*)

III. Collection Activities

- A. Weeks Medical Center will not refer any account to a collection agency or initiate ECAs during the Notification Period.
- B. All patients will be offered a Plain Language Summary of the Financial Assistance Policy as part of the Hospital's intake or discharge process.

- C. All patient billing statements will include a notice regarding the Financial Assistance Policy including information on how to obtain copies of the Financial Assistance Policy and a Financial Assistance Application.
- D. If no positive response is received from the patient during the Notification Period, Weeks Medical Center will characterize the unpaid balance as bad debt. Weeks Medical Center may continue its own collection efforts or may refer the bad debt account to a collection agency for additional collection efforts as follows:
 - 1. Weeks Medical Center shall enter into a written contract with any collection agency to which it refers bad debt. The contract will obligate the collection agency to act in accordance with Weeks Medical Center's Financial Assistance and Billing and Collections Policy, and all applicable laws.
 - 2. A collection agency to which bad debt is referred for collection may not engage in any ECAs without the prior approval of Weeks Medical Center.
 - 3. Notwithstanding bad debt classification or referral to a collection agency, a patient may apply for Financial Assistance using the process outlined in the Weeks Medical Center's Financial Assistance Policy, after the Notification Period but before the Application Period has lapsed.
- E. Prior to taking any ECA, Weeks Medical Center shall take reasonable efforts to determine whether a patient is eligible for Financial Assistance under the hospital's Financial Assistance Policy, as set forth below. The Weeks Medical Center CFO or his/her designee has the final authority to determine whether reasonable efforts have been made to determine whether a patient qualifies for Financial Assistance, such that ECAs may be implemented.
 - 1. If a patient submits a Financial Assistance Application during the Notification Period and is found **Not Eligible** for financial assistance, Weeks Medical Center will inform the patient in writing of its determination and may initiate ECAs after the Notification Period has lapsed.
 - 2. If a patient submits **No Application** during the Notification Period, Weeks Medical Center may initiate ECAs if the following actions have taken place:
 - a. Weeks Medical Center sends the patient a written notice that states that financial assistance is available to eligible individuals, identifies the ECAs it intends to initiate, and states a deadline after which the ECAs may be commenced (which can be no sooner than 30 days after the date of the written notice);
 - b. Weeks Medical Center includes a copy of the Plain Language Summary of the Financial Assistance Policy in such 30-day notice;
 - c. Weeks Medical Center makes efforts to orally notify the patient about the Financial Assistance Policy and the availability of assistance for completing the Financial Assistance Application at least 30 days before the initial of an ECA;
 - d. The Notification Period has lapsed; and
 - e. The Hospital CFO or his/her designee has reviewed the patient account and documentation to confirm that reasonable efforts have been made to determine whether the patient is eligible for Financial Assistance such that the Hospital may therefore engage in ECAs.

3. If a patient completes a Financial Assistance Application after the Notification Period, but before the end of the Application Period, (including any applications that were incomplete when initially submitted), any ECAs that had been started, including any ECAs authorized to be commenced by a collection agency, will be suspended until Weeks Medical Center has processed the Application. If Weeks Medical Center determines that the patient is not eligible for Financial Assistance, the patient will be informed, in writing, of the determination, and the ECAs may be resumed. Patients found to be eligible for Financial Assistance will be refunded payment in excess of the amount determined to be owed by the patient, and Weeks Medical Center will take reasonably available measures to reverse any ECAs taken against the individual.
4. If an incomplete Financial Assistance Application is submitted during the Notification Period, Weeks Medical Center will provide the patient written notice describing the additional information needed to complete the application and contact information to obtain assistance with the application process. If the patient does not provide the requested information by the end of the Notification Period, Weeks Medical Center may initiate ECAs, provided all other requirements of section E.2 for reasonable efforts have been met.
5. If an incomplete Financial Assistance Application is submitted after the Notification Period, but before the end of the Application Period, Weeks Medical Center (and any collection agency, if applicable) will suspend any ECA and Weeks Medical Center will send the patient written notice describing the additional information needed to complete the application. The patient shall be given a reasonable opportunity to respond (at least 30 days or until the end of the Application Period, whichever is later). If the patient does not provide the required information by the indicated response date, Weeks Medical Center (or any collection agency, if applicable), may resume ECAs.
6. For non-Hospital, Physician Office services, failure to pay balances generated in these offices may result in inactivation and/or discharge from the Physician practice. Patients will be notified 30 days in advance of potential discharge in order to give adequate time to either pay the outstanding balances, or transfer their records to another Provider outside of Weeks.
7. It may be determined by clinical staff that a patient is medically unsafe to be discharged. If this is the case then the patient is expected to work with the appropriate case management staff or Financial Counselor to determine a plan for account resolution. This would include filling out a Weeks Health Access application.

Title: Weeks Billing and Collections Policy

Owner: Patient Accounts

Approved by: Senior Staff (9/2016); CQI Committee (9/26/16)

Accrediting/Lic Body:

Standard/Rule #

Effective Date:

Revised: 6/2018