

RankenJordan <small>PEDIATRIC BRIDGE HOSPITAL</small>	POLICY NUMBER:	
	DATE INITIATED:	04/2018
	REVIEW DATE:	04/2025
POLICY TITLE: BILLING AND COLLECTIONS	DEPARTMENTS AFFECTED:	1. FINANCE 2. PATIENT ACCOUNTS

PURPOSE

To provide general guidelines for patient billing and collection practice at Ranken Jordan.

DEFINITIONS

Medical Services – all health care services provided at Ranken Jordan, including inpatient and outpatient care.

Outpatient Care – medical services provided through outpatient therapy, orthopedic rehabilitation clinic, physiatry clinic, and Encopresis clinic.

Patient – patient or the patient’s parent, legal guardian, or other individual who is legally responsible for payment to Ranken Jordan for services rendered.

Third Party Payor – any organization, public or private, that pays or insures health or medical expenses on behalf of a patient, including commercial insurance companies, Medicare, and Medicaid (including Medicaid Managed Care).

POLICY

Ranken Jordan generally expects patients or third-party payors to pay in full for services provided. All services rendered by Ranken Jordan are charged to the patient, not to an insurance company and filing of a claim with an insurance company does not relieve a patient of their financial obligation. Insurance benefits are assigned to Ranken Jordan at the time of treatment. Ranken Jordan will bill third party payors in accordance with the requirements of applicable law, contracts, and applicable billing guidelines. Patients are responsible for any balance not paid by third party payors, including co-payments and deductibles related to covered services. Ranken Jordan does not engage in extraordinary collection actions against a patient related to obtaining payment of a billing statement that require a legal or judicial process, including but not limited to, placing a lien on a patient’s property, foreclosing on a patient’s property, commencing a civil action against the patient, attaching or seizing a patient’s bank account or any other personal property, causing a patient’s arrest, causing a patient to be subject to a writ of body attachment, and/or garnishing a patient’s wages.

Ranken Jordan provides, without discrimination, care for emergency medical conditions (within the meaning of the EMTALA statute) to individuals without regard for payment.

Ranken Jordan is committed to assisting patients that are unable to pay for the medical services and will provide financial assistance to patients who meet eligibility criteria as outlined in the Financial Assistance Program.

Ranken Jordan will comply with all federal, state, and local laws, and rules and regulations that may apply to activities conducted pursuant to the policy.

PROCEDURE

Patient Communications

Patients will be informed of their options to obtain a payment plan, apply for Medicaid, and access to Ranken Jordan’s financial assistance policy. This information is communicated during discussions with a representative from the Revenue Cycle team and other means of correspondence used to communicate with patients.

Patient Assistance

Assistance is provided to patients needing help in obtaining financial assistance from federal, state, or private agencies to meet their financial obligations to Ranken Jordan. A representative from the Revenue Cycle team or a representative from the Care Coordination department may assist in this process.

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Third Party Payor Billing and Collections

Patients are required to present insurance cards at the time of admission or registration for all medical services. If the patient provides the necessary insurance information, all insurance will be billed by Ranken Jordan. Any balance not paid on a timely basis by insurance may be considered due from the patient, depending on the insurance’s contractual relationship with Ranken Jordan. If the patient fails to notify Ranken Jordan of a change in their insurance coverage during the time they are being provided services, the patient shall be liable for charges that are not covered due to lack of authorization or timely filing.

1. The patient accounting department will submit a universal billing to third party payors once the patient’s encounter is fully coded.
2. Upon Ranken Jordan’s receipt of third-party remittance, the amount will be applied to the patient’s account.
3. In the event of a denial of benefits from a third-party payor, an appeal will be filed by Ranken Jordan.

Patient Billing and Collections

It is the patient’s responsibility to notify Ranken Jordan if there is a change in their insurance status. If the patient fails to notify Ranken Jordan of a change in their insurance coverage during the time they are being provided services, the patient shall be liable for charges that are not covered due to lack of authorization or timely filing.

1. A system generated statement is mailed to each patient:
 - A. Self-pay patients – billing statements are mailed once the patient’s encounter is fully coded. Statements reflect the amount due from the patient after the self-pay rate has been applied in accordance with the self-pay rate policy.
 - B. Insured patients – billing statements are mailed to patients once third-party payors have remitted their appropriate payments. Statements reflect the amount due from the patient after third party remittance. An updated billing statement is provided to the patient at the time a third-party payor payment is posted to their account or at the end of the month.

Patients may make payments using cash, check or credit card either in person or over the phone.

2. At 30 days of aging from the first billing statement with no payment, a second billing statement is mailed. A representative from the Revenue Cycle department follows up the second billing statement with a personal phone call to the patient. Documentation regarding conversations will be entered into the patient’s account.
3. At 60 days of aging from the first billing statement with no payment a third billing statement is mailed. A representative from the Revenue Cycle department follows up the third billing statement with a personal phone call to the patient. Documentation regarding conversations will be entered into the patient’s account.
4. At 90 days of aging from the first billing statement, a fourth billing statement is mailed. A representative from the Revenue Cycle department follows up the fourth billing statement with a personal phone call to the patient. Documentation regarding conversations will be entered into the patient’s account.
5. Patients not paying their account balances nor establishing a monthly payment plan are written off to bad debt at an age of 120 days from the first billing statement. Supporting documentation regarding the amount being written off will be entered into the patient’s account.

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Financial Assistance

Patients may apply for financial assistance while Ranken Jordan is seeking payment for balances due. Financial assistance is determined and applied to appropriate patient accounts according to the financial assistance program. When a patient is determined to be eligible for financial assistance, patient accounting:

1. Provides the patient with a billing statement that indicates the amount owed after applying the financial assistance discount; and
2. Restarts the billing and collection process.

Patient Payment Plans

Ranken Jordan will work with patients who have an outstanding balance to establish an interest free payment plan that allows the patient to make installment payments for a specific period not to exceed 36 months. Payment plans are granted on a case-by-case basis dependent upon each patient’s financial circumstance. A minimum payment of \$25 is required. Payment plans are approved by the Revenue Cycle Director according to the following guidelines:

1. Account balances under \$2,000 must be paid within 12 months.
2. Account balances of \$2,000 – \$5,000 must be paid within 24 months.
3. Account balances of more than \$5,000 must be paid within 36 months.

Patient Bankruptcy

Ranken Jordan will comply with bankruptcy regulations regarding the filing of a claim against a patient that has filed for bankruptcy, evaluate the potential for recovery from the bankruptcy estate to make a determination of whether Ranken Jordan will file a claim for recovery or write the patient’s balance off to bad debt., and ensure that patient balance determined to be covered by the bankruptcy decree are adjusted appropriately and not billed to the patient.

If a patient is discharged from a debt through the bankruptcy decree, Ranken Jordan will hold the patient harmless for such debt. Charges incurred after the effective date of the bankruptcy will not be considered part of the bankruptcy adjustment.

Probate Claims

Ranken Jordan may file a claim to satisfy an outstanding account.

Third Party Liens

At the time Ranken Jordan is notified that insurance will not cover services related to coordination of benefits regarding an accident or legal proceedings, Ranken Jordan may seek a third-party lien against the obligor of an account. Third party liens function as a means of notification to third party obligors regarding outstanding balances and are not filed against a patient.