

Title: Under Insured Patients

Department: Patient Accounting

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Created By: Fiscal Case Specialist

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Approval: Chief Financial Officer

Date of Current

POLICY: When it is determined that a patient will be responsible for over \$1500 out of pocket, due to deductible, the following process should be followed.

PROCEDURE:

1) Inpatient PHP and HOP:

- a) The patient is verbally informed of the high deductible during the pre-admit phone call and payment expectations are made very clear:
 - i) Patient is told to bring the entire deductible amount at time of admission.
 - ii) If the patient arrives without any deductible/deposit the Fiscal Case Specialist will visit the patient on the unit and request at least 50% of the deductible at that time via credit card or check.
 - iii) If the patient is unable to pay at this time, the Fiscal Case Specialist will work with the patient to pay off the deductible as quickly as possible upon discharge and if necessary a monthly payment plan will be agreed upon and will be put in writing.
 - iv) If the patient is adolescent/child, Fiscal Case Specialist will contact parent(s), or other authorized person, at home to request an initial deposit of at least 50% of deductible and will also send a letter to the parent(s) requesting the 50%.
 - v) If the parent(s), or other authorized person, is unable to pay at this time, the Fiscal Case Specialist will work with the parent(s) to pay off the deductible as quickly as possible upon discharge and if necessary a monthly payment plan will be agreed upon and will be put in writing.

2) AMBCC:

- a) Patient is informed of the high deductible during the pre admit phone call and payment expectations are made clear.
- b) Patient will be asked to bring the self pay discount rate for the 1st 2-3 visits.
- c) Once Patient Accounting has an actual amount that the insurance is applying towards the deductible per visit, the patient will be informed of the actual amount and will be asked to continue bringing in this amount at each visit.

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3) Starting Now IOP/ERG:

- a) Patient is informed of the high deductible during the pre admit phone call and payment expectations are made clear.
- b) Patient will be asked to bring the self pay discount rate for the initial evaluation.
 - i) If the patient is admitted into IOP, we will then ask for 50% of the deductible via credit card or check.
 - ii) If the patient is unable to pay at this time, the Fiscal Case Specialist will work with the patient to pay off the deductible as quickly as possible upon discharge of IOP and if necessary a monthly payment plan will be agreed upon and will be put in writing.
- iii) If the patient is admitted into ERG, they will be asked to bring the self pay discount rate for the 1st 2-3 visits until Patient Accounting has an actual amount that insurance is applying towards deductible. At this point the patient will be asked to bring the actual amount at each visit.



John E. Blaha, Chief Financial Officer