Financial Assistance Billing and Collection Practices

PURPOSE:

1. To insure patients receiving services at North Valley Hospital are informed of the North Valley Hospital’s Financial Assistance Policy and eligibility criteria through oral and written means of communication.
2. To instruct and assist patient or family member with the application process.
3. To insure patients or family are advised of the billing and collection policies of North Valley Hospital.
4. To define collection practices as Amounts Generally Billed (AGB) using a look back determination.
5. To define reasonable collection efforts.

POLICY:

North Valley Hospital, a not-for-profit community hospital, will not discriminate in providing medical services to those in needs regardless of their ability to pay. North Valley Hospital will discount some, and or the entire amount of the patient’s gross bill based on the Financial Assistance Policy. North Valley Hospital will make reasonable efforts to enroll patients in the Hospital’s Financial Assistance Program.

PROCEDURE:

Financial Assistance Notification Practices:

1. Patient Financial Services will inform customers of the Financial Assistance Program through any of the following means of communication:
   a. Oral.
   b. Posted signs at each registration area, North and South ends of the Hospital, Emergency Department waiting area, and all North Valley Hospital Clinics.
   c. Written notification through itemized bills and statements.
   d. Website which will include downloadable information.
   e. Posted public notice through semi-annual report in local newspapers.
   f. Pamphlets available at Chamber of Commerce for North Valley Hospital service areas, Shepherd’s Hand Clinic, and local food banks
2. Care will not be delayed for any emergency medical condition in accordance with Emergency Medical Treatment and Labor Act (EMTALA).
3. North Valley Hospital will provide Notice of Availability of Financial Assistance to patient or family member prior to discharge.
4. A list of providers participating in the North Valley Hospital financial aid policy can be found on the North Valley Hospital website and in hardcopy format free of charge at the registration desks.

Billing and Collection Practices:

1. Notification of financial assistance will begin at time of discharge and/or the date the summary bill was mailed to the patient.
2. Summary bill will be sent to patient based on gross charges or Amounts Generally Billed (AGB).

3. Summary bill will contain a summary of Financial Assistance Program and information on how to obtain additional information.

4. An Itemized bill will be mailed to the patient upon the patient’s request.

5. Statements will be mailed at thirty, sixty, ninety, and one-hundred twenty days; each statement will contain language of available financial assistance. The ninety day notice will include a reminder that the Notification Period will end in 30 days and Extraordinary Collection Actions will begin.

6. Extraordinary Collection Actions (ECA) are defined as those requiring a legal or judicial process, which include transferring a debt to collection agency or reporting adverse information to credit agencies or bureaus.

7. If applicable, Patient Financial Services will instruct and assist the patient with the application process.

8. Patients qualifying for financial assistance will receive a discount based on North Valley Hospital’s Financial Assistance Policy.

9. Qualified patients will receive a letter from North Valley Hospital containing the following:
   a. determination and basis for determination
   b. billing statement showing amount due
   c. how AGB is determined and how amount due is determined
   d. refund any excess payments made by individual
   e. assurance that all collection activity is reversed if any Extraordinary Collections Actions (ECA) have taken place.

10. Determination is documented in the Hospital information system.

11. If financial assistance application is not returned by 120 days, Extraordinary Collection Actions (ECA) will begin on day 121 or the first day of the following month.

12. If an incomplete application is received, Financial Counselor or Collection Agency will contact patient and assist patient in completing application, and the following steps must be taken:
   a. Suspend any ECA in process
   b. Provide individual with written notice requesting applicable information:
      - Additional Information Needed
      - Additional Documentation Required
      - Completion Deadline
      - Summary of Notice of Financial Assistance
   c. Notice that ECA will proceed if application is not completed or claim paid within 30 days from completion deadline.

13. If there is no response from the individuals written notice will be sent thirty days prior to end of notification period or 240 days from the date of the initial notification and/or the first summary bill was mailed to the individual.