



SOUTHEAST GEORGIA
HEALTH SYSTEM

Document Title: Billing and Collections Policy

Version: 1

Document Owner: Patient Financial Services, Director

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Policy:

It is the policy of Southeast Georgia Health System, Inc. (SGHS) to pursue financial recovery for medical services provided to individuals in a moral, legal and ethical manner based on ability to pay.

Scope:

- This policy applies to medical debt incurred at Southeast Georgia Health System, Inc., Brunswick Campus and Camden Campus.
- Persons or others performing billing in the Patient Financial Services Department.
- Persons or entities that SGHS outsources billing and collection services.

Definitions:

- Include a glossary of terms or type N/A.

Procedure:

- A. SGHS provides financial counseling services during the registration process and works with the financially responsible party to seek all available sources of assistance in reimbursing medical expenses including:
 1. Medicaid and other government programs
 2. Third party liability claims
 3. Monthly payment plans
 4. SGHS sponsored financial assistance programs
- B. SGHS will make reasonable efforts to notify patients about the Financial Assistance Policy (FAP) and available programs including:
 1. Telling patients about the FAP upon admission,
 2. Making reference to the FAP on billing statements
 3. Describing the FAP during follow-up telephone calls
 4. Informing patients about information missing from their FAP applications and inform them that such information is required to process the FAP.
- C. Southeast Georgia Health System accepts assignment and files insurance by request from patients receiving charges for medical services. Patient Financial Services works with payers to meet their specific needs to ensure claims for

medical services are billed correctly and in accordance with all regulatory requirements. Overpayments resulting from primary payer error, incorrect coordination of benefits or late credits are repaid upon determination of reimbursement to the appropriate party through refund or adjusted claim based upon payer specific requirements.

- D. Responsible parties are informed of any patient liable balances or insurance claims which have not been resolved. Patients will receive a minimum of 3 statements, 3 phone call attempts and 2 ECA notifications before an account is assigned to a collection agency.

Day 1: SGHS

SGHS sends the first of the three statements.

Statement 1: Sent by SGHS – will include notice of financial assistance availability.

Day 33 to 120: Early Out Vendor

The early out vendor is responsible for sending a minimum of 2 statements and making a minimum of 3 phone call attempts.

Statement 2: This statement serves as the validation notice and will include notice of financial assistance availability.

Phone Call 1: Contact for payment/financial assistance notification.

Phone Call 2: Contact for payment/financial assistance notification.

Phone Call 3: This call will be made 30 days prior to referring the account back to SGHS and will state SGHS has a financial assistance program available and a financial assistance application and policy can be obtained from the SGHS website www.sghs.org.

Statement 3: This statement will be sent 15 days prior to referring back to SGHS and will state SGHS has a financial assistance program available and a financial assistance application and policy can be obtained from the SGHS website www.sghs.org.

Unresolved accounts will be returned to SGHS 90 days after it is assigned to the vendor.

Day 121 or later: Pre-collect Service

The pre-collect vendor will send 2 notices: 1st at day 1 (of vendor receipt); 2nd at day 21 (of vendor receipt). These notices will inform the patient of SGHS's intent to initiate ECA in the form of referring to a collection agency if the account is not resolved or a financial assistance application is not received in the SGHS business office within 30 days of the date of the notice. A plain language summary of the FAP will accompany these notices.

Unresolved accounts will be returned to SGHS 28 days after assignment.

Day 151 or later: Bad Debt Vendor (Collection Agency)

1. Vendor will not place any account on the guarantor's credit report within a minimum of 240 days from the date the first statement was sent to the guarantor.
2. Vendor will not use the credit report as a collection tool (*ie*: statement wording, phone calls) within a minimum of 240 days from the date the first statement was sent to the guarantor.
3. Vendor will not pursue legal action within a minimum of 240 days from the date the first statement was sent to the guarantor.
4. Vendor will not place any lien against an individual's property on behalf of SGHS.
5. Vendor will suspend all ECA in the event a financial assistance application is received. The suspension will remain in effect until the vendor receives notice from SGHS that the financial assistance application has been processed and a determination has been made for eligibility.

List full name of all Attachments:

SGHS Financial Assistance Application

Related Documents:

SGHS Financial Assistance Policy

References / Joint Commission Standards / Regulatory Citations:

Department of the Treasury -Internal Revenue Service 26 CFR parts 1, 53, and 602

For specific questions regarding the content of this policy, please contact the "Document Owner". If you have any general questions regarding policies please contact the Compliance Office.