TITLE: **Billing and Collection Policy**

1.0 Purpose/Scope:

1.1 To treat all patients equitably, with dignity, respect and compassion.

1.2 To apply billing and collection practices uniformly and reasonably.

1.3 To serve emergency healthcare needs regardless of ability to pay.

1.3.1 To assist those who cannot pay by offering financial counseling to understand available payment options.

1.3.2 To identify those who meet the hospital's eligibility standards for the NMC Health Healthcare Assistance (HCA) Program.

1.3.3 To be aware of the individual needs of those who do not qualify for the NMC Health HCA Program.

1.3.4 To offer payment plan methods for those who are not eligible for the NMC Health HCA Program.

1.3.5 To assist patients who may be eligible for public benefits.

2.0 Policy:

In keeping with our mission statement to excel in providing healthcare by understanding and responding to the individual needs of those we serve, we will balance the needed financial assistance for patients with broader fiscal responsibilities in order to maintain the ability to provide healthcare for all those in the community.

3.0 PROCEDURE/Guidelines:

3.1 PAYMENT PLANS:

3.1.1 NMC Health partners with The Midland Group, an accounts management company owned by a charitable trust, to provide affordable payment options for our patients. A Midland payment plan offers reasonable monthly payments to fit your budget, your choice of monthly due date, annual interest rates ranging from 0% through 9%, with a one-time initial activation fee of $15.00. We offer the following payment plan options:

3.1.1.1 Payment in full directly to NMC Health within 120 days from the date of 1st billing statement, interest free.

3.1.1.2 12 months, interest free, with The Midland Group.

3.1.1.3 Extended payment plans with The Midland Group.

3.1.2 A patient or guarantor may request a payment plan by contacting The Midland Group at 1-316-201-9254 or by contacting NMC Health.

3.1.3 Payment plans in default will be referred to a collection agency or an attorney.

3.2 HEALTH CARE ASSISTANCE PROGRAM:

3.2.1 The Healthcare Assistance Program policy, application, and Plain Language Summary are widely publicized and can be obtained by mail, at Admissions, at Patient Financial Services, at Health Ministries Clinic, at the Department of Children & Families and at www.mynmchealth.org.

3.2.2 A Plain Language Summary is on the back of the 1st billing statement and the Pre-Bad Debt Letter.

3.2.3 We make reasonable efforts to determine eligibility for the Healthcare Assistance Program by:

3.2.3.1 Notifying patients/guarantors about the Healthcare Assistance Program for 120 days from date of 1st billing statement.

3.2.3.2 Accepting HCA applications received during a 240 day Application Period that ends on the 240th day after the date of 1st billing statement.

3.2.3.3 Providing written notice of the Extraordinary Collection Activity (ECA) that may occur if payment is not made or the HCA application is not completed by the deadline that is no earlier than 30 days from the date of the Pre-Bad Debt letter or the last day of the 240 day Application Period.

3.2.3.4 Providing written notice describing additional information that is needed for an incomplete HCA application.

3.2.3.5 Suspend ECA while allowing a reasonable opportunity to complete the HCA application.

3.2.3.6 Making a documented determination of eligibility, for a completed HCA application received within the 240 day Application Period and provide written notification to the patient or guarantor with the basis for the determination.

3.2.3.7 Refunding amounts paid by the patient or guarantor that exceeds the amount they are determined to be responsible for, if $4.00 or greater.

3.2.3.8 Take reasonable measures to reverse any ECA that may have occurred.

3.2.3.9 The HCA Approval Committee has final authority and responsibility for determining that NMC Health has made reasonable efforts to determine eligibility and may take ECA.

3.2.4 Any deductible and coinsurance amount claimed as a Medicare Bad Debt is to be excluded from the reporting of charity care.

3.3 ELECTIVE SERVICES**:**

3.3.1 Patients who choose to have elective services that are not covered by health insurance, or are not approved by health insurance, may be required to pay 50% of the expected charges prior to receiving the services.

3.3.2 Existing outstanding balances may be taken under consideration in estimating the amount to be prepaid.

3.3.3 Eligibility for the HCA program may not be approved for elective services.

3.3.4 The following resources may be used to determine if a service is medically necessary or elective:

3.3.4.1 The ordering physician or their office nurse.

3.3.4.2 NMC Case Management Staff.

3.3.4.3 Milliman Care Guidelines.

3.3.4.4 Medicare, Medicaid, Blue Cross Blue Shield, and other 3rd party criteria for coverage.

3.4 DISCOUNTS:

3.4.1 Patients who are not eligible for the Healthcare Assistance Program, who participate in a Sharing Plan, or who have an insurance with whom Newton Healthcare Corporation does not participate, may be given a 30% discount if they pay their bill in full within 90 days from the date of the first statement, with the exception of NMC Health Clinic accounts which may be given a 20% discount.

3.4.2 All uninsured patients are eligible to apply for the HCA Program and payment plans with The Midland Group.

3.4.3 All uninsured patients at NMC Clinics may receive a 20% discount.

3.4.4 Uninsured patients may receive an additional 10% discount if account placed on payment plan with The Midland Group for 12 months or longer.

3.5 EXTRAORDINARY COLLECTION ACTIVITY (ECA):

3.5.1 ECA may include the following:

3.5.1.1 Actions that require a legal or judicious process.

3.5.1.2 Reporting adverse information to a consumer credit reporting agency or credit bureau.

3.5.1.3 Placing a lien on property.

3.5.1.4 Foreclosure.

3.5.1.5 Attach or seize a bank account or other personal property.

3.5.1.6 Commence civil action.

3.5.1.7 Cause an arrest.

3.5.1.8 Cause a writ of body attachment.
3.5.1.9 Garnishment of wages.