

**OUTCOME STATEMENT**

The purpose of this policy is to provide guidelines within Hannibal Regional Healthcare System, Inc. for billing and collecting amounts due from patients and their guarantors consistent with the mission and values of Hannibal Regional.

Hannibal Regional takes very seriously its responsibility to the communities it serves and commits to sound business practices. Hannibal Regional billing and collection practices will be fair and consistently applied within the system.

Hannibal Regional's normal collection efforts include billing statements and collection calls. They may also include reporting adverse information about the consumer to credit reporting agencies, placing a lien against the proceeds of sale of real estate, garnishment of individual wages or enforcing payments from bank or credit union accounts or other liquid assets.

**SCOPE**

This policy applies to Hannibal Regional Hospital, Hannibal Regional Medical Group, Complete Family Medicine and its primary care clinics.

**PROCESS FOR SERVICES NOT COVERED BY FINANCIAL ASSISTANCE POLICY**

Hannibal Regional will:

- a. Conduct business in a manner that reflects the policies and values of Hannibal Regional, which includes treating patients and their families with dignity, cultural sensitivity, respect and compassion.
- b. Maintain written procedures on billing and collecting amounts due from patients and their guarantors consistent with this policy and applicable governmental regulations.
- c. Provide patients with prompt access to charge information for any service provided.
- d. Make financial counseling available to all patients and advise them of that availability.
- e. Provide timely notification of the availability of charity care and financial assistance.
- f. Respond promptly to patient questions and concerns about bills.
- g. Pursue outstanding patient account balances fairly and consistently.
- h. Ensure that its policies and procedures comply with all applicable state and federal laws including, but not limited to the Fair Debt Collection Practices Act, the Health Insurance Portability and Accountability Act, and Truth in Lending laws appropriate to healthcare.
- i. Amounts generally billed will equal those amount billed to Medicare, Medicaid, and Commercial insurances.

All accounts with balances due from the patients will be mailed a statement after discharge or after final adjudication from the patient's insurance. Generally, the patient will receive a series of statement collection reminders and telephone calls.



For patients who do not qualify for financial assistance and are cooperating in good faith to resolve their patient liability, Hannibal Regional may offer payment options and not place the account with a bad debt collection agency. Payment arrangements include but are not limited to: options to settle in full or partially, six month payout of the balance, referral to a banking vendor who offers non-interest lines of credit.

Accounts may be deemed uncollectable if the patient does not contact Hannibal Regional to setup a payment arrangement.

#### **BAD DEBT PLACEMENT**

Outside agencies must comply and perform due diligence to comply with all applicable state and federal laws and regulations including, but not limited to the Fair Debt Collection Practices Act, the Health Insurance Portability and Accountability Act, and Truth in Lending laws appropriate to healthcare.

The agency will:

- a. Remit amounts collected in accordance with the business contract as well as supply reports as requested as to collection activity on open collection accounts.
- b. Return accounts that have been closed by Hannibal Regional or by the agency.
- c. Obtain written approval before initiating any legal action against the patient and/or guarantor.