

**RIVERSIDE UNIVERSITY HEALTH SYSTEM - MEDICAL CENTER
PATIENT ACCOUNTS DEPARTMENT - CUSTOMER SUPPORT**

		Document No: 707	Page 1 of 2
Title: DEBT COLLECTION POLICY	Effective Date: 01/01/2025	☐ RUHS - Behavioral Health ☐ RUHS - Community Health Centers ☐ RUHS - Hospital Based Clinics ☒ RUHS - Medical Center ☐ RUHS - Public Health ☒ Departmental	
Approved By:  Sarah Acosta Executive Director of Revenue Cycle		☒ Policy ☒ Procedure ☐ Guideline	

1. SCOPE

- 1.1 It is the policy of Riverside University Health System Medical Center (RUHS) to comply with California Health and Safety Code Section 127425, codified through Assembly Bill 1020 - Health Care Debt and Fair Billing. This policy sets forth when and under whose authority patient debts is advanced for collection. It also provides the standards and practices for the collection of debt for services rendered by RUHS. This policy effective date is January 1, 2025.
- 1.2 In the event RUHS contracts with an agency that collects debt on behalf of RUHS, by and through Riverside County (County, shall enter into an agreement with that agency that requires that agency to (1) adhere to RUHS's standards and scope of practices for debt collection under this policy, and (2) comply with RUHS's definition and application of a Reasonable Payment Plan.

2. DEFINITIONS

- 2.1 Detention Health: Health services provided to people who are incarcerated.
- 2.2 CMRE: Collection agency
- 2.3 CBB: Collection agency

3. PROCEDURES

- 3.1 Prior to commencing collection activities against a patient, RUHS, or the owner of patient debt, as applicable shall provide the patient with a clear and conspicuous written notice containing both of the following:
 - a. A plain language summary of the patient's right pursuant to Health and Safety Code Section 127400 et seq., the Rosenthal Fair Debt Collection Practices Act, and the federal Fair Debt Collection Practices Act. The

summary shall include a statement that the Federal Trade Commission enforces the federal act.

The summary shall be sufficient if it appears in substantially the following form: "The State Rosental Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats or violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

- 3.2 RUHS will make all attempts to collect payment from payor sources identified by the patient or hospital as parties responsible for financial adjudication of medical bills.
- 3.3 When all reasonable attempts have been made by the hospital to collect monies from the responsible parties, such accounts will be advanced to the collection agency for debt collection activities under the authority of the Revenue Cycle Executive Director or his/her assigned designee.
- 3.4 If the patient does not cooperate in resolving the outstanding balance, their accounts will be transferred to a collection agency under the following conditions.
 - a. No knowledge of medical coverage.
 - b. Skip trace efforts completed.
 - c. Unable to contact and/or patient refuses to make acceptable payment arrangements.
 - d. Minimum of 3 phone calls, 4 statements and a final notice.
 - If balance is under \$1,000.00 minimum of 2 calls, 4 statements and a final notice are acceptable.
 - e. If the account meets one or more of the listed exceptions below, the account may be transferred manually to collection agency without meeting condition 3.1d.
 - Phone disconnected, no other numbers.
 - Patient verbally requested to cease further contact.
 - Skip trace efforts completed.
 - No knowledge of medical coverage.
 - f. All collection attempts unsuccessful

g. A "Goodbye Letter" has been issued.

3.5 Accounts will qualify for collection agency assignment when the following criteria is met.

- a. The account is Self-Pay
- b. The account is Self-Pay with Epic follow up level 5
- c. The account is 150 days since the first statement date
- d. The Self Pay bucket has a balance greater than zero
- e. The location is not Arlington
- f. The coverage list on the account does not contain Detention Health

3.6 As a condition of the collection agencies providing debt collection services to RUHS, collection agencies must comply with all applicable federal and state laws and this policy, including the following requirements:

- a. Collection Agency will contact the patient or any party financially responsible for the patient debts.
- b. Collection Agency will not report adverse information about a patient's hospital debt to a consumer credit reporting agency.
- c. Collection Agency will not commence civil action against a patient for nonpayment before 180 days after initial billing.
- d. Collection Agency show not, in dealing with any patient under RUHS Charity Care or Financial Assistance program, use wage garnishment or liens on any real property owned by the patient as a means of collecting unpaid hospital bills.
- e. Information obtained from income tax returns or paystubs documentation collected for determination of the patient's eligibility for Charity Care or participation in Financial Assistance program may not be used for collection activities.

**RIVERSIDE UNIVERSITY HEALTH SYSTEM - MEDICAL CENTER
PATIENT ACCOUNTS DEPARTMENT - CUSTOMER SUPPORT**

Document History:

Prior Release Dates: 10/28/22, 06/21/2021, 08/07/2019, 09/01/18, 07/15/09, 08/31/95, 08/01/23		Retire Date: N/A	
Document Owner: Patient Accounts - Customer Support		Replaces Policy: PROC235 - Transfer to Collection Agency	
Date Reviewed	Reviewed By:	Revisions Made Y/N	Revision Description
08/05/2025	Patty Scott, Administrative Services Officer	N	1.2,3.1-6