



Mee Memorial  
Healthcare System

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Owner Heidi Weatherwax:  
Director Revenue Cycle  
Area Patient Financial Services

## Self-Pay Discounts

### Purpose

The Self-Pay discount policy is intended for the uninsured or under-insured patient population and supports the organization's commitment to provide healthcare services to all in need regardless of their ability to pay. The Self-Pay discount shall be applied to eligible accounts to encourage patients to pay their bills promptly.

### Definitions

**Financial Assistance Award:** for purposes of this policy, the term "award" shall mean the reduction to a patients' account balance as a result of qualifying for financial relief per MMHS' Financial Assistance Policy.

**Prompt Payment Discount Percentage:** A specified discount and partial write-off of amounts due from an individual patient to health system in exchange for payments received per the terms of this policy.

**Services:** For purposes of this policy, the term "services" shall include all clinic, inpatient and outpatient hospital services (including but not limited to: Emergency Room, Surgery, Rehabilitation, Lab, and Radiology Services)

**Uninsured:** for purposes of this policy, the term "uninsured" shall mean those individuals without commercial, or governmental health insurance (including Medicare/Medicaid). Patients who have insurance but direct the organization not to bill same shall not be considered uninsured.

**Under-insured:** A person whose health insurance does not cover the expense of the care received.

### Policy

Mee Memorial Healthcare System shall assist uninsured or under-insured patients and/or responsible

parties with their financial obligations whenever possible by providing financial counseling and assistance, screening patients for available assistance programs, and applying available discounts. All Revenue Cycle and Patient Access staff members who interact with patients will communicate the availability of Self-Pay discounts to the uninsured or under insured population.

## Procedure

1. Self-Pay Discounts
  - a. Mee Memorial Healthcare System will offer patients a twenty-five percent (25%) discount toward their financial liabilities for services rendered at any location within Mee Memorial Healthcare System
  - b. The Self-Pay Discount may be combined with any applicable Financial Assistance awards and applies to all residual self-pay liabilities for patients without insurance coverage.
  - c. If third-party coverage or other funding is identified, the discount will be reversed and the appropriate third party will be billed. The patient will subsequently be billed for any remaining balance.
  - d. This discount shall not apply in the following scenarios:
    - i. Share of Cost amounts determined by the State of California
    - ii. Balances that amount to Fifty dollars or less
  - e. Approved discounts will be noted on the patient account and managed by appropriate staff based on Self-Pay timeliness criteria. Prompt pay discount adjustments shall not be made to an account unless eligibility criteria are met.

## Eligibility Criteria

Self-Pay discounts will be available for uninsured or under-insured patients with no alternative funding source. In the instance where a patient has no health insurance or other insurance coverage has been exhausted, remaining balances shall be considered self-pay. The discount will be available for each account/encounter where the patient meets their timely payment obligation.

## References

### Approval Signatures

Step Description	Approver	Date
Approval	Mark Woolery: Chief Financial Officer [RS]	01/2025

Policy Owner

Heidi Weatherwax: Director  
Revenue Cycle

01/2025

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