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		Approval:
TITLE: H1 - Collection Policy		
Effective Date: 7/1/10	Reviewed Date: 03/16, 06/18, 05/21, 09/22, 09/23, 05/24, 05/26	
Revised Date:		

H2 - Purpose:

This policy defines the collection policy for all patients who have rendered services at Mission Community Hospital.

H2 - Policy:

This collection policy covers all patients, regardless of payer type and/or patient coverage.

H2 - Procedure:

- All attempts will be made by the Admitting Department to evaluate the patient's financial condition at the time of service.

- The Financial Counselor will interview each patient who lacks adequate insurance coverage and demonstrates a financial need.

- All bills are held for a minimum of 3-4 days to ensure all charges are posted accurately, and diagnosis coding is appropriate for services rendered.

- The hospital abides by the state fair pricing policy.

- The hospital shall make all reasonable efforts to obtain and collect payment from an appropriate payer and/or other 3rd party payers identified at time of billing.

    a. After discharge, the patient expresses an inability to pay and requests charity MCH will adhere to the Charity Care and Discount Policy

    b. Discounts may be offered for prompt payment for the uninsured who do not qualify for government program coverage... This excludes balances for Patient Responsibility after Insurance i.e., Coinsurance, Copayment or Deductibles as identified by Insurance carriers.

- All patients with cash balances will receive a statement from MCH.

- A minimum of 3 statements and/or a phone call is required within a 120-day period.
- Open balances aged beyond 120 days with no activity may be referred to or sold to outside agency.

- If a patient qualifies for assistance under the hospital's financial assistance policy and is reasonably cooperating with the hospital to settle an outstanding bill, the hospital should not send the unpaid bill to any outside collection agency if the hospital knows that doing so may negatively impact a patient's credit.

- All collections' efforts shall adhere to the Fair Debt Collection Practice Act.

- If after 150 days from initial billing, the collection agency may cancel and return any account that they feel are uncollectable regardless of reason or status.

- Collection agencies are not allowed to report any adverse information regarding the debt to any credit bureau.

- Any legal action taken by the collection agency needs prior authorization from the hospital before any legal suit is filed.