

Policy Number: ARM.07.05	Department Name: Support Services
Policy Title: Payment Plans	Page: 1 of 4
	Effective Date: 12/20/2022
	Previous Versions: 10/25/2019; 07/09/14; 05/01/09
	Approved By: Policy Governance Committee

I. Scope

This policy applies to (1) Conifer Health Solutions, LLC, Conifer Holdings, Inc., and its affiliated and/or related entities; and (2) any other entity or organization in which Conifer or an Affiliate owns a direct or indirect equity interest of 50% or more (collectively, “Conifer”).

II. Purpose

To define the necessary criteria for establishing a payment plan, based on a guarantor’s commitment to make payments of a certain amount, at regularly scheduled periodic payments that will satisfy the outstanding balance that is owed.

III. Definitions

Delinquent: A missed payment on an account in which the guarantor had agreed to make periodic payments to fulfill the outstanding balance on the account(s).

Health Insurance Portability and Accountability Act (HIPAA): U.S. law designed to provide privacy standards to protect patients’ medical records and other health information provided to health plans, doctors, hospitals and other healthcare providers.

Payment in Full (PIF): The guarantor has paid the total outstanding balance on an account.

Payment Plan: An arrangement agreed upon by the guarantor and the Client, or an agent acting on behalf of the Client, in which the guarantor agrees to pay the outstanding balance on an account or multiple accounts within a specified time. A Payment Plan may include one lump-sum payment or regularly scheduled periodic payments along with the agreed upon amount to be paid and the due date of the payment(s).

Settlement in Full (SIF): An arrangement agreed upon by the guarantor and the Client, or an agent acting on behalf of the Client in which the guarantor will pay an amount less than the total amount owed, in a lump sum payment, and the amount will be accepted by the Client to satisfy the full outstanding balance owed by the guarantor. An SIF is not complete until the agreed upon balance has been paid.

Team Member: Includes only employees of Conifer.

IV. Policy Statement

It is the policy of Conifer that, in attempting to obtain payment resolution as timely as possible and in accordance with all applicable laws and regulations, the payment workflow is followed at all times.

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Payment Plans may only be modified as authorized by the Client policy and agreed upon by the guarantor.

Conifer Team Members work with guarantors to establish a Payment Plan that is suitable for both the guarantor and the Client while adhering to any specific Client requirements.

V. Procedure

- A. Conifer adheres to established processes that must be followed to resolve the balance on an account. These processes are important to ensure the options offered to each guarantor meet the Client-specific guidelines in place and adhere to all applicable laws and regulations. Each Team Member should place notes in the system of record to accurately reflect the Payment Plan .
- B. Team Members should always negotiate a Payment Plan starting with the highest payment possible in the shortest amount of time. The Team Member’s initial attempt to resolve any self-pay account should be to secure PIF for the account(s) balance. If the guarantor is not able to make PIF, the Team Member should attempt to secure half of the account(s) balance for the current month and the remaining balance the following month. A Payment Plan should not be offered by the Team Member unless the guarantor is unable or unwilling to pay the account balance in full.
- C. When a Team Member is setting up a Payment Plan, the guarantor must agree to the exact dollar amount to be paid and the date the guarantor will make the payments. The Team Member must document all of the agreed upon Payment Plan terms in the system of record for that account, including any other terms that were offered before the final agreed upon Payment Plan terms and the reason(s) the guarantor refused all other terms leading up to the final Payment Plan.
- D. Restrictions on establishing Payment Plans
 - 1. Setting up a Payment Plan for terms that do not match what was agreed to by the guarantor.
 - 2. Setting up a Payment Plan at the request of an unauthorized third party.
- E. Requirements for Establishing a Payment Plan

The following information must be agreed upon by the guarantor, and the terms of the Payment Plan must be documented in the system of record.

 - 1. Exact dollar amount to be paid..
 - 2. The date the initial payment is to be made, which should not exceed 30 days from the date of the Payment Plan discussion, and the subsequent periodic date on which subsequent payments will be made (not to exceed 30 from the date of the initial payment).

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3. Method of payment.
4. Other Payment Plan terms that were offered to the guarantor or authorized representative.

F. Treatment of Delinquent Payment Plans

1. In the event that the Payment Plan becomes Delinquent, the guarantor is allowed a reset of the Payment Plan twice before the account is expected to be PIF.
2. In the event that the Payment Plan becomes Delinquent, the Team Member must adhere to Client policies and the following guidance as applicable:
 - a. For the first missed payment, the Team Member will inform the guarantor that to reset the Payment Plan, the guarantor must pay the missed payment. Once the missed payment is received, the Payment Plan arrangement may be reset, and the terms of the Payment Plan, going forward, should be reconfirmed with the guarantor.
 - b. For a subsequent missed payment, The Team Member will inform the guarantor that to reset Payment Plan, the guarantor must pay all missed payments and the next payment. Once the payment is received, the Team Member will reset the Payment Plan and the terms of the plan, going forward, should be reconfirmed with the guarantor. The Team Member should also inform the guarantor that any additional missed payments will nullify the payment plan, at which time the account will be in default and the outstanding balance will be due and payable to prevent referral for collections.
 - c. For a third missed payment, the Team Member should inform the guarantor that the Payment Plan cannot be re-established and PIF is expected at that time. Failure to make a payment to satisfy the outstanding balance may result in default, and referral to collections. Exceptions to allow reestablishment of a Payment Plan after the third missed payment can only be made with the review and approval of a management Team Member, and in adherence with Client guidelines. The Team Member should engage a management Team Member to discuss the past reasons the guarantor was Delinquent on the previous Payment Plans, and how the guarantor plans to avoid future Delinquent payments.

VI. Enforcement

All Team Members whose responsibilities are affected by this policy are expected to be familiar with the basic procedures and responsibilities created by this policy. Failure to comply with this policy will subject

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Team Members to appropriate performance management pursuant to all applicable policies and procedures, up to and including termination. Such performance management may also include modification of compensation, including any merit or discretionary compensation awards, as allowed by applicable law.

VII. References

None