

<b>Title:</b>	Patient Billing and Collections				
<b>Department/Service Line:</b>	Revenue Cycle/Billing and Collection				
<b>Approver(s):</b>	BSWH Board of Trustees Audit & Compliance Committee				
<b>Location/Region/Division:</b>	BSWH				
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## SCOPE

This Patient Billing and Collections (“Policy”) applies to those Baylor Scott & White Health facilities and Controlled Affiliates as described on Attachment A, collectively referred to as “BSWH.”

The Audit & Compliance Committee of the Baylor Scott & White Holdings Board of Trustees is responsible for the oversight of this Policy.

Any material modifications to the standards set forth in the Policy must be approved by the Audit & Compliance Committee of the Baylor Scott & White Holdings Board of Trustees prior to implementation by BSWH.

## DEFINITIONS

*When used in this document with initial capital letter(s), the following word(s)/phrase(s) have the meaning(s) set forth below unless a different meaning is required by context. Additional defined terms may be found in the BSWH P&P Definitions document.*

**Extraordinary Collection Actions (ECAs)** – Include ;1) selling an individual’s debt to another party ;2) reporting adverse information about the individual to consumer credit reporting agencies or credit bureaus ;3) deferring or denying, or requiring payment before providing, medically necessary care because of nonpayment of previous bills ;4) actions that require a legal or judicial process, including but not limited to placing a lien on individuals’ property or foreclosing on patient’s real property. This does not include liens placed on proceeds of a judgment, settlement or compromise owed to an individual receiving health care services as a result of personal injury (e.g. car accident, etc.).

## POLICY

BSWH is committed to assisting uninsured or underinsured patients meet their payment obligations and to applying consistent and compliant patient billing and collection practices to all patients.

## PROCEDURE

BSWH will request payment of billed charges from uninsured/underinsured patients unless the patient qualifies for financial assistance or other programs as outlined below. Ability to pay and eligibility for other funding sources may be taken into consideration at the time services are provided except that BSWH shall not engage in billing and collections activities until the patient has been screened and treated in accordance with the Emergency Medical Care Policy where applicable. Furthermore, BSWH shall not engage in any ECAs before 120 days after it provided the first post-discharge billing statement and before reasonable efforts (as outlined below) have been made to determine whether or not the patient qualifies for financial assistance under the BSWH Financial Assistance Policy.

All uninsured patients may be screened for other funding sources (i.e.: insurance, third party liability, current eligibility for governmental programs); potential eligibility for other funding programs (i.e.: Medicaid, Crime Victims, County Indigent, etc.); financial assistance through the BSWH Financial Assistance Policy; and, ability to pay.

Patients who have no other source of funding and do not qualify for financial assistance may qualify for an uninsured discount or a payment plan. All patients will be provided a Financial Assistance Policy plain language summary before discharge from BSWH.

Underinsured patients can be granted the same options for an uninsured discount or payment plan on a portion of their charges, if they have maxed out their benefits or the services are non-covered by their insurance plan.

Once a patient qualifies for financial assistance, no further billing and collection actions shall be taken for amounts qualifying under the BSWH Financial Assistance Policy. However, the portion of the patient charges not qualifying for financial assistance will be subject to the same billing and collection actions with other patients as outlined below.

### **Presumptive and Prior Eligibility Process:**

BSWH will have made reasonable efforts if the patient has been determined to qualify for financial assistance under the presumptive eligibility process outlined in the BSWH Financial Assistance Policy or if the patient qualifies under prior eligibility determinations. Otherwise, the Notification Process should be followed to establish reasonable efforts.

Under these eligibility determinations, if the patient did not qualify for the most generous assistance available (financially indigent) then the patient shall be notified of ways to qualify as financially indigent and be given a reasonable amount of time to apply for more generous assistance before engaging in any ECAs.

### **Notification Process:**

Once a patient account balance is established and BSWH determines the portion of the patient's responsibility, BSWH will send the first post-discharge billing statement requesting payment for services. After sending the initial post-discharge billing statement, BSWH will send at least one additional post-discharge billing statement to the patient over a 120 day period. Each post-discharge billing statement will notify the patient that financial assistance is available for eligible individuals.

The final post-discharge billing statement sent to the patient will contain a plain language summary informing the patient about the BSWH Financial Assistance Policy and will notify the patient that the account will be assigned to a collection agency and potentially reported to a credit agency (as well as any other applicable ECAs). The final post-discharge billing statement will be provided to the patient at least 30 days prior to BSWH initiating one or more ECAs to obtain payment. In no case, shall any ECA be initiated prior to 120 days after the first post-discharge billing statement is issued.

In the event BSWH aggregates an individual's outstanding bills for multiple episodes of care it will refrain from initiating ECAs until 120 days after it provided the first post-discharge billing statement for the most recent episode of care included in the aggregation.

In addition to the post-discharge billing statements referenced above, phone calls may be placed to patients asking for payment in full. Each time the patient is called the patient may be informed of the BSWH Financial Assistance Policy and how to apply. If payment in full is not possible and the patient does not qualify for financial assistance, then a payment plan may be offered. At least 30 days prior to initiating one or more ECAs, BSWH will make a reasonable effort to orally notify the individual about the BSWH Financial Assistance Policy and how to obtain assistance with the application process.

Should services be related to an accident in which a third party may be liable, BSWH may file a "lien" against any potential proceeds or coverage paid by the third party. BSWH will not file any liens directly against any patient or their property.

If an individual submits an incomplete financial assistance application, BSWH will notify the individual about how to complete the financial assistance application and will give the individual a reasonable period of time to submit a completed financial assistance application. Further, BSWH will accept complete financial assistance applications, process and qualify individuals as appropriate for financial assistance at any point during the billing and collection process. However, if an individual does submit an incomplete financial assistance application during the first 240 days beginning from the first post-discharge billing statement, BSWH will suspend any ECAs that are in place, provide the individual with a written notice that describes the additional information and/or documentation that must

be submitted to complete the financial assistance application and will include appropriate BSWH contact information.

If an individual submits a complete financial assistance application during the first 240 days beginning from the first post-discharge billing statement, BSWH will suspend any ECA's that are in place and make a determination as to whether the individual is financial assistance eligible and will notify the individual in writing of this eligibility determination and the basis for this determination. If the individual is determined to be eligible for assistance other than free care, BSWH will provide the individual with a billing statement that indicates the amount the individual owes for the care as a financial assistance eligible individual and how that amount was determined, and states or describes how the individual can get information regarding the amounts generally billed for the care. BSWH will also refund to the individual any amount he or she has paid for the care that exceeds the amount he or she is determined to be personally responsible for paying as a financial assistance eligible individual, unless such excess amount is less than \$5. BSWH will also take all reasonably available measures to reverse any ECAs (except for the sale of debt) taken against the individual to obtain payment for the care. Such reasonably available measures include, but are not limited to, measures to vacate any judgment against the individual, and remove from the individual's credit report any adverse information that was reported to a consumer reporting agency or credit bureau.

Revenue Cycle has the final authority or responsibility for determining that BSWH has made reasonable efforts to determine whether an individual is eligible for financial assistance and may therefore engage in collection actions against the patient.

## ATTACHMENTS

BSWH Facilities and Controlled Affiliates (Attachment A) (BSWH.FIN.RC.BA.57.A1)

## RELATED DOCUMENTS

Uninsured Patient Discount Policy (BSWH.FIN.RC.43.P)  
Financial Assistance Policy (BSWH.FIN.RC.BA.36.P)  
Emergency Medical Care Policy (BSWH.FIN.RC.BA.44.P)

## REFERENCES

None.

The information contained in this document should not be considered standards of professional practice or rules of conduct or for the benefit of any third party. This document is intended to provide guidance and, generally, allows for professional discretion and/or deviation when the individual health care provider or, if applicable, the "Approver" deems appropriate under the circumstances.

<b>Attachment Name:</b>	BSWH Controlled Affiliates (Attachment A)		
<b>Attachment Number:</b>	BSWH.FIN.RC.BA.57.A1	<b>Last Review/Revision Date:</b>	6/22/2018

## BSWH Facilities and Controlled Affiliates Attachment A

Baylor Emergency Medical Center at Aubrey  
 Baylor Emergency Medical Center at Burleson  
 Baylor Emergency Medical Center at Colleyville  
 Baylor Emergency Medical Center at Keller  
 Baylor Emergency Medical Center at Mansfield  
 Baylor Emergency Medical Center at Murphy  
 Baylor Emergency Medical Center at Rockwall  
 Baylor Medical Center at Trophy Club  
 Baylor Medical Center at Uptown  
 Baylor Orthopedic and Spine Hospital at Arlington  
 Baylor Scott & White All Saints Medical Center - Fort Worth  
 Baylor Scott & White Continuing Care Hospital  
 Baylor Scott & White Emergency Hospital at Grand Prairie  
 Baylor Scott & White Emergency Medical Center - Cedar Park  
 Baylor Scott & White Heart and Vascular Hospital - Dallas  
 Baylor Scott & White Institute for Rehabilitation - Dallas  
 Baylor Scott & White Institute for Rehabilitation - Fort Worth  
 Baylor Scott & White Institute for Rehabilitation - Frisco  
 Baylor Scott & White Institute for Rehabilitation - Lakeway  
 Baylor Scott & White Medical Center - Brenham  
 Baylor Scott & White Medical Centers - Capitol Area  
 Baylor Scott & White Medical Center - Carrollton  
 Baylor Scott & White Medical Center - Centennial  
 Baylor Scott & White Medical Center - College Station  
 Baylor Scott & White Medical Center - Frisco  
 Baylor Scott & White Medical Center - Grapevine  
 Baylor Scott & White Medical Center - Hillcrest  
 Baylor Scott & White Medical Center - Irving  
 Baylor Scott & White Medical Center - Lake Pointe  
 Baylor Scott & White Medical Center - Llano  
 Baylor Scott & White Medical Center - Marble Falls  
 Baylor Scott & White Medical Center - McKinney  
 Baylor Scott & White Medical Center - Pflugerville  
 Baylor Scott & White Medical Center - Plano  
 Baylor Scott & White Medical Center - Round Rock (including Baylor Scott & White Medical Center – Lakeway)  
 Baylor Scott & White Medical Center - Sunnyvale  
 Baylor Scott & White Medical Center - Taylor  
 Baylor Scott & White Medical Center - Temple (including Baylor Scott & White McLane Children's Medical Center)  
 Baylor Scott & White Medical Center - Waxahachie  
 Baylor Scott & White Surgical Hospital at Sherman  
 Baylor Scott & White Texas Spine and Joint Hospital  
 Baylor Scott & White The Heart Hospital - Denton  
 Baylor Scott & White The Heart Hospital - Plano  
 Baylor Surgical Hospital at Fort Worth  
 Baylor Surgical Hospital at Las Colinas  
 Baylor University Medical Center  
 North Central Surgical Center