

GCH Collections Policy

Small balance adjustment for balances <\$10 for Hospital departments

<\$1.99 for Clinic departments

This is automated, and occurs weekly on Sundays in AthenaNet

Settings-admin-billing-collections-collections policies

Payment Plan Policy

Patients can elect to pay their balance in monthly installments, with the amount based off of their total balance.

<u>Balance</u>	<u># of months of payments</u>
\$100-\$2000	24 months
\$2001-\$4999	48 months
\$5000-\$7499	72 months
>\$7500	96 months

Monthly minimum payment amount calculated with following equation

Patient balance owed ÷ number of months allotted = minimum monthly payment

-minimum monthly payment amount \$10

-payment agreement is signed by patient and scanned/saved

X drive-Bad Debt-Payment Arrangements

Quarterly staff is to review the payment plan arrangements and determine if there is an increase in the balance owed, enough to cause >\$20 difference in the minimum monthly payment amount. If more than \$20 increase in the payment, the patient is to be notified in writing of the increase in amount and the new amount goes into effect the following month.

When 2 consecutive monthly payments are missed, the agreement is considered in non-compliance. A letter will be mailed, stating the account must be paid in full within 15 days of the letters mailed date. If the payment is not made in full, the accounts may be turned to the collections recovery vendor. Cumulative list of payment plans can be found under Reports-Report Library-Billing-Payment Plan Productivity and Monitoring Report.

Automatic payment deductions- GCH offers several options for reoccurring payments. Reoccurring payments can be set up to deduct from either a checking account or credit card. Employees, have the option to have a deduction from their payroll.

Below are the messages printed on statements when balance is not paid in full.

Dunning Messages

Edit Dunning Messages

Dunning Level 1: This is printed on the first statement that goes out for a charge.

Thank you for your prompt payment.

Character limit: 34 / 80

Dunning Level 2: Typically, printed on the second statement. At least 1 statement must have gone out and at least 35 days must have passed since the charge was first billed to reach this level.

Your account is overdue; please pay this balance immediately.

Character limit: 61 / 80

Dunning Level 3: Typically, printed on the third statement. At least 2 statements must already have gone out and at least 70 days must have passed since the charge was first billed to reach this level.

Your account may go to collections; please make payment arrangements now.

Character limit: 73 / 80

Dunning Level 4: COLLECTIONS NOTICE. Typically, the fourth communication the patient receives. At least 3 statements must have gone out and at least 105 days must have passed since the date this charge was first billed for the collections notice to be generated.

Your account is in collections status; please contact the office immediately.

Character limit: 77 / 80

Assignment of accounts to collections recovery agency

Patient accounts are eligible for collections turnover once the following conditions are met

>120 days since balance was transferred to patient

Minimum 4 statements or 2 overdue monthly payments for those on a payment plan.

All accounts are approved by GCH Board of Directors before being sent to the collection's agency.

Bankruptcy-When notice of bankruptcy filing has been received, the accounts effected should be adjusted to "BANKRUPTCY" This will write the balance off and zero the account.