

**TITLE: Self Pay Collection Policy**

**PURPOSE:** To provide for the fair collection and billing of all self-pay accounts. To have a process in place that will generate statements and collections letters on a routine basis in order to keep the patient/guarantor updated on their financial responsibilities and inform patients of CARTI's FAP (Financial Assistance Program).

**POLICY:** All patient balances are due at the time of service, or suitable financial arrangements must be made. Every reasonable effort will be made to collect any amounts known to be due from the patient or responsible party prior to, or at the time service is provided. Information pertaining to the FAP will be provided at, or prior to time of service. All self pay patients will receive an initial 50% discount off total charges prior to the patient statement run. This provides self pay patients with similar discount opportunities allowed for insured patients. In no instance will charges be discounted higher than our cost of services.

**PROCEDURE:** A system generated or manual self pay adjustment equal to 50% of total charges will be applied prior to the patient statement run for uninsured, 100% self pay patients. Several methods of payment are available to patients who have no insurance.

1. For the convenience of our patients payments can be accepted by the following methods.
  - Cash
  - Check
  - Major Credit Card
  - Visa
  - Discover
  - Master Card
  - American Express
  - In-House Contracts
2. Every effort should be taken to obtain balance in full, however if payment in full cannot be obtained, other possible payment options should be investigated. CARTI financing is the method of last resort and should only be offered after other means of payment have been ruled out.
3. During the interview process it may be determined that the patient/guarantor is not financially able to pay for the services rendered. At this time the patient/guarantor should be made aware of the FAP and necessary steps taken to screen. If patients qualify for one of the CARTI Assistance Programs, the 50% self pay discount adjustment will be reversed and the full balance considered for that program.



4. Patients who are unable to pay, or refuse to pay at or before the time of service, or make alternative arrangements will receive regularly scheduled statements, letters or phone calls from the business office and/or its contracted bill/collection service for the purpose of collecting outstanding account balances. FAP information will be provided as part of each statement and collection letter sent to patients for the purpose of collections.
5. Failure to pay during this cycle of collection attempts will result in the account being transferred to a collection agency for intensive collection activity, which can include legal action. Accounts will not be referred to outside collection agency until all internal efforts have been exhausted and patients have received at least three contacts offering information relating to FAP guidelines and application process. Patients/guarantors are sent a final notice of the intent to place account with collection agency.
6. Patients identified as having insurance coverage will have the 50% discount reversed prior to billing insurance.

**DATE OF INCEPTION** 02/02/17  
**REVISION DATE** 02/02/17  
**LATEST REVIEW DATE** 02/02/17  
**APPROVED BY** Jeff Burton, CFO