

**GHVHS**  
**Orange/Catskill Regional Medical Center**  
**Orange/Catskill Regional Medical Group**

Policy/Procedure

**Manual:** Credit and Collection

**Section:**

Policy #:	
SUBJECT: Self-Pay Collection Policy	
Implementation: 3/01	Concurrences: Directors, Patient Access Administrator, Revenue Cycle
Reviews: 3/04, 4/05, 6/11, 4/16, 8/17, 10/17	
Revisions: 3/03, 3/06, 3/07, 4/09, 10/11, 2/14, 10/17	
Initiator: Director – Credit & Collection	
Approval: VP - Finance	
Attachment(s):	

**POLICY:**

This policy covers self-pay collection for both uninsured patients and patients with insurance, including co-payments, co-insurance, and deductibles.

**PURPOSE:**

To maximize collections by securing payment and arrange for payment terms for balances owed. Assit in identifying payment sources such as, establishing payment arrangements or financial assistance for those that qualify. .

**PROCEDURES:**

- Payment plans are available to patients
- Prompt pay discounts are available when paying balance in full on same day
- Patients with active accounts receivable will be asked to make satisfactory payment arrangements and/or successfully apply for Financial Aid.

The following options are available to patients:

- Cash, debit card, check, or credit card.
- Payment Arrangements.
- Prompt Pay discount
- Charity Applications.

There will be a returned check fee of \$20 for bounced checks.

Employee patient accounts will be handled in a manner consistent with the financial expectation of any GHVHS patient.

**Collection Process:**

The Credit & Collection Department will attempt to collect all debts by way of monthly statements, telephone contacts, and /or collection letters for 120 days from 1<sup>st</sup> statement date. Epic rules will drive unresolved accounts to an external collection agency for continued follow up. Credit Representatives will:

- Request payment in full.
- If full payment is not possible, a payment arrangement option is offered.
- If patient is not able to pay, the Financial Aid Program will be offered.

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Accounts with payments of less than 45 days from posted date are excluded from agency referral.

References:

Pre Service & POS Collection Policy  
Payment Arrangement Policy  
Financial Aid Policy  
Collection Agency Referral Policy