

Title: Patient Billing and Collections Policy	Date of Origin: 08/22/2016
Site(s): Jupiter Medical Center, Inc.	Type: Multiple Departments
Owner: Leonardo Cappriane (Dir of Patient Financial Svcs)	Department(s): Business Office
Next Review Due Date: 07/01/2024	Date Approved: 07/01/2021

Policy Statement

All Jupiter Medical Center (“JMC”) patient balances generated after time of service for either non-insured patients or insured patients with remaining financial responsibility will be handled in accordance with this policy.

Purpose

Maintain a general understanding of the processes involving the billing and collection of outstanding patient financial responsibility for insured and uninsured patients.

Scope

Patient Financial Services.

Definitions

- **Guarantor** - The individual who is financially responsible for payment of healthcare services provided.
- **Financial Assistance Policy (FAP)** - Refers to the steps and processes for determining the eligibility of a patient to receive, at no cost or discounted, medically necessary services who meet certain eligibility standards, requirements, and are unable to pay for their medical treatments.
- **Application period** - Refers to the period during which JMC must notify, accept, and process an application for financial assistance under its FAP policy (refer to the JMC Financial Assistance Policy).
- **JMC Customer Service Department** - Located at 1701 Military Trail, Suite 160B, Jupiter, FL 33458, with the telephone number (561) 263-4440.

Policy

1. Patient Billing

- 1.1. Unpaid balances, including all applicable co-payments, co-insurance, deductibles, and any pre-paid and or pre-planned arrangement not covered by the member’s health plan, are the responsibility of the patient/guarantor and should be paid upon receipt of the first patient statement.
 - 1.1.1. Patient periodic statements, and collection calls from extended business office (EBO), are part of our standard billing and collection processes.
 - 1.1.2. If the balance remains unpaid after 90 days, the account will be subject to transfer to a collection agency in connection with an attempt to collect a debt.
 - 1.1.3. To assist a patient/guarantor in meeting their financial responsibility, an extended payment plan may be offered.
 - 1.1.4. Failure to remain current on a payment plan will place the account in default and the account will be transferred immediately to a collection agency for further collection efforts.
 - 1.1.5. Every reasonable attempt will be made to collect payment in full.
- 1.2. Uninsured and under-insured patients who are unable to pay their financial responsibility within the payment options herein, may be eligible for Financial Assistance under our Financial Assistance Policy. Some restrictions may apply. See [‘Financial Assistance Policy’](#).

Patient Billing and Collections Policy Continued

- 1.2.1. A plain language summary is a written notice describing our financial assistance program and it is provided during the patient billing statement cycle.
- 1.2.2. FAP application is available upon request, and assistance is provided throughout the application process for questions and concerns.

2. Processing FAP Applications

- 2.1. Submission of complete FAP application: Individuals submitting a completed FAP application during the application period, JMC will perform the following:
 - 2.1.1. Place the patient's account on hold and suspend existing collection efforts until a determination of eligibility has been made.
 - 2.1.2. Patients approved for financial assistance will be provided an adjusted billing statement representing the new adjusted balance, including, but not limited to a zero-balance statement or corresponding amount due.
 - 2.1.3. Patients not approved for financial assistance will continue to be responsible for the accounts and amounts due until balances have been satisfied and or paid in full.
 - 2.1.4. Other eligibility, qualifications, and or restrictions may apply.
- 2.2. Submission of an incomplete FAP application: Individuals submitting an incomplete FAP application during the application period, JMC will perform the following:
 - 2.2.1. Continue collection efforts until completed application and required documentation is received.
 - 2.2.2. Provide the individual with a written notice that describes the additional information and/or documentation required to complete the FAP application.
 - 2.2.3. Other eligibility, qualifications, and or restrictions may apply.

Related Documents

[Financial Assistance Policy](#)

[Plain Language Summary of the Financial Assistance Policy - Form](#)

References

NONE

Approved by: Dale Hocking (Vice President CFO)

Approve Date: 07/01/2021