

SPONSOR: General Counsel

AREA: Legal

SUPERCEDES:

DESCRIPTION: Financial Assistance

APPROVED: 12/09/2019

REFERENCE: LAW004.04

EFFECTIVE: 02/28/2020

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FINANCIAL COUNSELING POLICY

POLICY STATEMENT

Huntsville Memorial Hospital shall take appropriate measures to counsel all patients regarding the patient's financial obligation for scheduled procedures and/or inpatient admissions. The hospital shall make the earliest possible contact with patients to 1) provide financial counseling to patients at the time of admission; 2) identify and collect appropriate point of service co-payments and/or deductibles at the time of admission or prior to discharge; and 3) where applicable, enter into a contract for repayment of the patient's balance.

PROCESS

1. Scheduled Procedures/Scheduled Admissions. Patients scheduled in advance for procedures or admission will be given instructions to contact the financial counselor prior to admission. If the patient does not make contact prior to the scheduled procedures, the financial counselor will call the patient's residence to advise the patient of anticipated charges for the procedure or admission. The financial counselor shall further advise the patient of applicable discounts or payment options. If attempts to reach the patient at home are unsuccessful, then the financial counselor may contact the patient at work. If the patient is reached at work, the financial counselor should ask for permission to discuss the scheduled procedure or admission at that time or ask the patient to return the call at a more convenient time.
2. Admitted Patients. The financial counselor will visit the patient's room to discuss financial arrangements before the patient is discharged. If the patient is unable to discuss financial arrangements when the financial counselor visits the patient, then the financial counselor should notify the nurse's station and care management that they need to speak with the patient before discharge.
3. Emergency Room Patients. Patient access staff in the emergency room will serve as financial counselors (but in no event before a patient has been medically screened), including for patients that are being discharged from the

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emergency room. The patient access staff will use the payment arrangements discussed in this policy to collect co-payment, deductibles, and estimated emergency room charges. Payment plans for emergency room patients will be made by collectors in the business office after final charges.

4. Financial Information. The hospital shall to the extent possible clearly present to each patient the anticipated charges expected to be incurred in connection with the admission and/or procedure. Admission documentation shall clearly indicate that the patient or responsible party shall be responsible for all charges incurred even though those charges are not known at time of admission.
5. Payment Arrangements. Patients shall be advised of the following:
 - a. Eligibility for Financial Assistance. The financial counselor will determine whether the patient qualifies under the Financial Assistance Policy for free or discounted care. Reasonable efforts shall be made to make such a determination prior to admission; however, the hospital recognizes that not all patients will have sufficient documentation at the time of admission to verify their eligibility for financial assistance. Accordingly, discharged patients wishing to be considered for financial assistance may submit necessary documentation after discharge in accordance with the Financial Assistance Policy.
 - b. Point of Service Discounts. If the patient can pay cash at point of service, the patient will be offered a cash discount in accordance with the Discount and Payment Plan Policy.
 - c. Payment Plans. Patients needing additional time to repay their financial obligation may be eligible for a payment plan in accordance with the Discount and Payment Plan Policy.
6. Financial Agreement. After determining and documenting the patient's financial status, the financial counselor shall have the patient or responsible party enter into a contract for the patient, which incorporates the agreed payment arrangement. The contract shall be prepared on a pre-approved hospital form

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and signed by the patient or patient's legal representative as well as a third party witness. The contract and supporting documentation shall become a permanent part of the patient's financial record.

7. Discharged Patients.

- a. Walk Up Patients: When a discharged patient presents in person to the business office or admitting department to discuss payment arrangements for billed charges, the financial counselor will work out the payment arrangements according to the Discount and Payment Plan Policy.
- b. Telephone Inquiries. Telephone calls from patients wishing to make or discuss payments shall be forwarded to the business office where a financial counselor will discuss options with the patient.