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| Title: | Patient Billing and Collections | | | | |
| Department/Service Line: | Revenue Cycle/Billing and Collection | | | | |
| Approver(s): | BSWH Board of Trustees, BSWH CTX Operations, Policy and Procedure Board, BSWH NTX Operations, Policy and Procedure Board, Hillcrest Baptist Medical Center Board of Directors, Scott & White Hospital Brenham Board of Directors | | | | |
| Location/Region/Division: | BSWH | | | | |
| Document Number: | BSWH.FIN.RC.BA.57.P | | | | |
| Effective Date: | 01/01/2025 | Last Review/ Revision Date: | 09/19/2024 | Origination Date: | 05/01/2001 |

SCOPE

This Patient Billing and Collections (“Policy”) applies to those Baylor Scott & White Health facilities and Controlled Affiliates as described on Attachment A, collectively referred to as “BSWH.”

The Baylor Scott & White Health Board of Trustees, BSWH CTX Operations, Policy and Procedure Board, BSWH NTX Operations, Policy and Procedure Board, Hillcrest Baptist Medical Center Board of Directors, Scott & White Hospital Brenham Board of Directors has responsibility for the oversight of this Policy.

Any material modifications to the standards set forth in the Policy must be approved by the Baylor Scott & White Health Board of Trustees, BSWH CTX Operations, Policy and Procedure Board, BSWH NTX Operations, Policy and Procedure Board, Hillcrest Baptist Medical Center Board of Directors, Scott & White Hospital Brenham Board of Directors prior to implementation by BSWH. Such modifications will be reviewed by the Audit & Compliance Committee of the Baylor Scott & White Health Board of Trustees for recommendation to the Baylor Scott & White Health Board of Trustees.

DEFINITIONS

When used in this document with initial capital letter(s), the following word(s)/phrase(s) have the meaning(s) set forth below unless a different meaning is required by context. Additional defined terms may be found in the BSWH P&P Definitions document.

Extraordinary Collection Actions (ECAs) – Include 1) selling an individual's debt to another party 2) reporting adverse information about the individual to consumer credit reporting agencies or credit bureaus 3) deferring or denying, or requiring payment before providing, medically necessary care because of nonpayment of previous bills 4) actions that require a legal or judicial process, including but not limited to placing a lien on individuals' property or foreclosing on patient's real property. This does not include liens placed on proceeds of a judgment, settlement or compromise owed to an individual receiving health care services as a result of personal injury (e.g. car accident, etc.). **BSWH does not engage in ECAs. Further, BSWH does not permit its collections vendors to engage in ECAs.**

POLICY

Founded as a Christian ministry of healing, BSWH promotes the well-being of all individuals, families, and communities. As part of its mission and commitment to the community, BSWH provides financial assistance, and its policies are designed to support qualifying patients. BSWH is also committed to assisting patients with billing-related questions through a dedicated customer service team and financial counselors, who are available via online chat, phone, email and direct messaging prior to and after services are provided.

Further, BSWH is committed to assisting uninsured or underinsured patients meet their payment obligations and to applying consistent and compliant patient billing and collection practices to all patients.

BSWH does not engage in extraordinary collection actions (ECAs). Further, BSWH does not permit its collections vendors to engage in ECAs.

PROCEDURE

BSWH may request payment of billed charges from uninsured/underinsured patients unless the patient qualifies for financial assistance or other programs as outlined below. Ability to pay and eligibility for other funding sources may be taken into consideration at the time services are provided except that BSWH shall not engage in billing and collections activities until the patient has been screened and treated in accordance with the Emergency Medical Care Policy where applicable. Furthermore, BSWH will make reasonable efforts (as outlined below) to determine whether or not the patient qualifies for financial assistance under the BSWH Financial Assistance (Hospital Facilities) Policy.

All uninsured patients may be screened for other funding sources (i.e., insurance, third party liability, current eligibility for governmental programs); potential eligibility for other funding programs (i.e.: Medicaid, Crime Victims, County Indigent, etc.); financial assistance through the BSWH Financial Assistance (Hospital Facilities) Policy; and, ability to pay. Patients who have no other source of funding and do not qualify for financial assistance may qualify for an uninsured discount or a payment plan. All patients will be provided a Financial Assistance Policy plain language summary before discharge from BSWH.

Underinsured patients can be granted the same options for an uninsured discount or payment plan on a portion of their charges if they have maxed out their benefits or the services are non-covered by their insurance plan.

Once a patient qualifies for financial assistance, no further billing and collection actions are taken for amounts qualifying under the BSWH Financial Assistance (Hospital Facilities) Policy.

Presumptive and Prior Eligibility Process:

BSWH will have made reasonable efforts if the patient has been determined to qualify for financial assistance under the presumptive eligibility process outlined in the BSWH Financial Assistance (Hospital Facilities) Policy or if the patient qualifies under prior eligibility determinations. Otherwise, the Notification Process should be followed to establish reasonable efforts.

Under these eligibility determinations, if the patient did not qualify for the most generous assistance available (financially indigent) then the patient shall be notified of ways to qualify as financially indigent and be given a reasonable amount of time to apply for more generous assistance.

Notification Process:

Once a patient account balance is established and BSWH determines the portion of the patient's responsibility, BSWH will send the first post-discharge billing statement requesting payment for services. After sending the initial post-discharge billing statement, BSWH will send at least one additional post-discharge billing statement to the patient over a 120 day period. Each post-discharge billing statement will notify the patient that financial assistance is available for eligible individuals.

The final post-discharge billing statement sent to the patient will contain a plain language summary informing the patient about the BSWH Financial Assistance (Hospital Facilities) Policy and will notify the patient that the account will be assigned to a collection agency.

In addition to the post-discharge billing statements referenced above, phone calls may be placed to patients asking for payment in full. Each time the patient is called the patient may be informed of the BSWH Financial Assistance (Hospital Facilities) Policy and how to apply. If payment in full is not possible and the patient does not qualify for financial assistance, then a payment plan may be offered.

Should services be related to an accident in which a third party may be liable, BSWH may file a "lien" against any potential proceeds or coverage paid by the third party. As BSWH does not engage in ECAs, BSWH will not file any liens directly against any patient or their property.

If an individual submits an incomplete financial assistance application, BSWH will notify the individual about how to complete the financial assistance application and will give the individual a reasonable period of time to submit a completed financial assistance application. Further, BSWH will accept complete financial assistance applications,

process and qualify individuals as appropriate for financial assistance at any point during the billing and collection process. However, if an individual does submit an incomplete financial assistance application during the first 240 days beginning from the first post-discharge billing statement, BSWH will provide the individual with a written notice that describes the additional information and/or documentation that must be submitted to complete the financial assistance application and will include appropriate BSWH contact information.

If an individual submits a complete financial assistance application during the first 240 days beginning from the first post-discharge billing statement, BSWH will make a determination as to whether the individual is financial assistance eligible and will notify the individual in writing of this eligibility determination and the basis for this determination. If the individual is determined to be eligible for assistance other than free care, BSWH will provide the individual with notice that indicates the amount the individual owes for the care as a financial assistance eligible individual and how that amount was determined, and states or describes how the individual can get information regarding the amounts generally billed for the care. BSWH will also refund to the individual any amount he or she has paid for the care that exceeds the amount he or she is determined to be personally responsible for paying as a financial assistance eligible individual.

Revenue Cycle has the final authority or responsibility for determining that BSWH has made reasonable efforts to determine whether an individual is eligible for financial assistance and may therefore engage in collection actions against the patient.

ATTACHMENTS

BSWH Facilities and Controlled Affiliates (Attachment A) (BSWH.FIN.RC.BA.57.A1)

RELATED DOCUMENTS

Uninsured Patient Discount Policy (BSWH.FIN.RC.43.P)

Financial Assistance (Hospital Facilities) Policy (BSWH.FIN.RC.BA.36.P)

Emergency Medical Care Policy (BSWH.FIN.RC.BA.44.P)

REFERENCES

None.

The information contained in this document should not be considered standards of professional practice or rules of conduct or for the benefit of any third party. This document is intended to provide guidance and, generally, allows for professional discretion and/or deviation when the individual health care provider or, if applicable, the "Approver" deems appropriate under the circumstances.

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|---------------------------|--|-----------------------------------|------------|
| Attachment Name: | BSWH Facilities and Controlled Affiliates (Attachment A) | | |
| Attachment Number: | BSWH.FIN.RC.BA.36.A1 | Last Review/Revision Date: | 01/01/2025 |

BSWH Facilities and Controlled Affiliates Attachment A

Baylor Scott & White Emergency Hospital - Aubrey
 Baylor Scott & White Emergency Hospital - Burleson
 Baylor Scott & White Emergency Hospital - Colleyville
 Baylor Scott & White Emergency Hospital - Keller
 Baylor Scott & White Emergency Hospital - Mansfield
 Baylor Scott & White Emergency Hospital - Murphy
 Baylor Scott & White Emergency Hospital - Rockwall
 Baylor Scott & White Medical Center - Trophy Club
 Baylor Scott & White Medical Center - Uptown
 Baylor Scott & White Orthopedic and Spine Hospital
 Baylor Scott & White All Saints Medical Center - Fort Worth
 Baylor Scott & White Continuing Care Hospital
 Baylor Scott & White Emergency Hospital - Grand Prairie
 Baylor Scott & White Heart and Vascular Hospital - Dallas
 Baylor Scott & White Institute for Rehabilitation - Dallas
 Baylor Scott & White Institute for Rehabilitation - Fort Worth
 Baylor Scott & White Institute for Rehabilitation - Frisco
 Baylor Scott & White Institute for Rehabilitation - Lakeway
 Baylor Scott & White Medical Center - Austin
 Baylor Scott & White Medical Center - Brenham
 Baylor Scott & White Medical Center - Buda
 Baylor Scott & White Medical Centers - Capitol Area
 Baylor Scott & White Medical Center - Centennial
 Baylor Scott & White Medical Center - College Station
 Baylor Scott & White Medical Center - Frisco
 Baylor Scott & White Medical Center - Grapevine
 Baylor Scott & White Medical Center - Hillcrest
 Baylor Scott & White Medical Center - Irving
 Baylor Scott & White Medical Center - Lake Pointe
 Baylor Scott & White Medical Center - Marble Falls
 Baylor Scott & White Medical Center - McKinney
 Baylor Scott & White Medical Center - Pflugerville
 Baylor Scott & White Medical Center - Plano
 Baylor Scott & White Medical Center - Round Rock
 (including Baylor Scott & White Medical Center – Lakeway & Baylor Scott & White Emergency Medical Center - Cedar Park)
 Baylor Scott & White Medical Center - Sunnyvale
 Baylor Scott & White Medical Center - Taylor
 Baylor Scott & White Medical Center - Temple (including Baylor Scott & White McLane Children's Medical Center)
 Baylor Scott & White Medical Center - Waxahachie
 Baylor Scott & White Surgical Hospital at Sherman
 Baylor Scott & White Texas Spine and Joint Hospital
 Baylor Scott & White The Heart Hospital - Corinth
 Baylor Scott & White The Heart Hospital - Denton
 Baylor Scott & White The Heart Hospital - Plano
 Baylor Scott & White Surgical Hospital - Fort Worth
 Baylor Scott & White Surgical Hospital - Las Colinas
 Baylor University Medical Center
 North Central Surgical Center