



DEBT COLLECTION

Purpose:

The purpose of this policy is to offer clear information about the processes Boulder Community Health (BCH) follows for collection of debt.

Scope:

Applies to all inpatient or outpatient hospital bills and BCH employed physician bills.

Policy Statement:

- BCH is committed to providing financial assistance to patients who cannot pay for part or all of the care they receive. BCH is required to provide financial screening for any uninsured patient and any insured patient upon request for Hospital Discounted Care (per HB21-1198). Consistent with BCH's mission and values, BCH embraces the following principals:
 - Patients should be treated equitably, with dignity, respect and compassion.
 - Concern over a hospital bill should never prevent any individual from receiving emergency health services.
 - Patients who cannot pay for part or all of the care they receive should receive assistance in obtaining health insurance coverage from privately and publicly funded sources whenever appropriate.
 - The Hospital's own charitable assistance policies and practices will take into account each individual's ability to contribute to the cost of his or her care, as well as the hospital's ability to provide care.
 - Financial assistance policies should be clear, understandable, and communicated in a manner that is dignified and in languages appropriate to the community and patients served.
 - Financial assistance policies should be made readily available to prospective and current patients and to the community at large.
 - Debt Collection policies comply with state and federal laws and regulations.
 - Financial assistance will be offered prior to assignment to a bad debt collection agency.

Procedural Guideline Statements**Insured Patients:**

1. The Hospital will attempt to collect the estimated co-payment, coinsurance, or deductible at time of service and ensure correct demographic information is taken for statements to be sent to patients.
2. After the claim is processed, patient will be expected to pay any remaining balance as determined by their insurance.

3. All insured patients will be presented with the Hospital Discounted Care Patient Rights and insured patients that request to be screened will be offered the Hospital Discounted Care screening (HB21-1198)
4. For financial assistance and payment options, please refer to the Financial Assistance Policy (<https://www.bch.org/patient-visitors/patient-services/financial-assistance/>).
5. BCH will provide itemized statement within 30 days of being requested.
6. If there is an unresolved dispute with BCH on the account, the account will be reviewed for a hold.
7. Financial arrangements with Emergency Room patients will not be discussed until the patient has been assessed and treated in accordance with the Hospital EMTALA Policy. (General Collection Practices section)
8. Multiple discounts are not allowed.

Uninsured Patients:

5. All uninsured patients will be presented with the Hospital Discounted Care Patient Rights and offered the Hospital Discounted Care screening. The patient will need to either decline to complete the HDC screening by signing the decline screening form or complete the HDC screening.
6. To be eligible for the Prompt Pay Discount you must either complete the HDC screening, sign the decline screening form or if you were found not eligible for HDC.
7. Facility related charges, for patients *without* health insurance (Self-Pay), and who pay in full within 30 days from the statement date will be eligible for a 40% prompt pay discount (excluding already preset self-pay pricing for specific services set by the department). If actual charges exceed the estimated amount paid at the time of service, a 20% prompt pay discount will be applied to the total charge amount.
8. BCH Physician Clinic related charges- a 20% discount is applicable to all professional services: E&M/Office Visits, OMT, surgical procedures, injection and vaccine administration charges, and most diagnostic testing. It is not applied to actual vaccine or drug products, implantable devices, equipment/supplies/DME, remote Device Checks (but would be for in person Device Checks), or to other services that utilize a different self-pay fee structure (eg, Boulder Heart Diagnostics, CU Sports Therapy)

BCH and its' outside collection agencies will adhere to the following Billing and Collection Practices:

- a. Hospital staff will treat applicants with courtesy, confidentiality, and cultural sensitivity.
- b. BCH will strive to communicate clearly that emergency services will be provided without regard to ability to pay. Financial arrangements with Emergency Room patients will not be discussed until the patient has been assessed and treated in accordance with the Hospital EMTALA Policy.
- c. Patients will be informed about their financial responsibilities, the potential financial obligation they may incur their obligations for completing eligibility documentation, and the hospital's bill collection policies.

- d. Patients shall be informed that not all physicians involved with their care are employees of the Hospital; therefore, they may receive separate bills for hospital-based physician services may be in addition to the Hospital's bill. These typically include services rendered by the Emergency Room Physicians, Radiologists, Pathologists, Surgeons, and Anesthesiologists. These physicians are required to follow Hospital Discounted Care regulations. They are not required to honor a WeCare or Qualified Charity Program approval.
- e. Hospital Discounted Care determinations will be shared with all non-BCH physicians to make sure HDC regulations are followed.
- f. Patients will be informed that they may apply or reapply for financial assistance before, during or after care or after collection agency assignment if their situation changes.
- g. All financial assistance policies at BCH will be applied to patients in a consistent manner.
- h. Financial Counselors will assist patients in determining if they are eligible for private and government sponsored programs whenever appropriate.
- i. Financial Counselors will assist patients in the primary language of the patient in languages appropriate to the community and patients served.
- j. Communication to the public regarding financial assistance will be posted in visible locations throughout the hospital with instructions on how to apply or obtain further information.
- k. Information regarding the availability of financial assistance and how to obtain further information and apply for financial assistance or payment plans is included in hospital bills.
- l. Internal hospital staff and outside agencies that assist or who work closely with patients will be educated about hospital billing, financial assistance and collection policies and practices, and patient eligibility are knowledgeable and undergo continuous training to keep up with program changes and be in a position to explain the policy upon request from patients.
- m. Estimates on hospitals charges can be obtained by calling the Financial Counselors in Patient Access 303-415-8115 or via the patient portal MyBCH.
- n. Hospital will respond promptly to patients' questions about their bills and requests for financial assistance.
- o. BCH will work with patients to establish a reasonable payment plan.
- p. BCH will not knowingly send a patient's bill to a collection agency if they have an application pending for either government-sponsored coverage or for financial assistance.
- q. Legal action against individuals may be taken only when there is evidence that the patient or responsible party has income and/or assets to meet his or her obligation or the patient is unwilling to cooperate with the hospital in demonstrating financial need. This will include a review consistent with the hospital's financial assistance program, including a consideration of the patient's employment status, earning capacity, income eligibility based on federal poverty guidelines, and other resources available.

- r. BCH will not force the sale or foreclosure of a patient's primary residence to pay an outstanding medical bill. BCH will only use liens when there is evidence that the patient or responsible party has income and or assets to meet his or her obligation or the patient is unwilling to cooperate with the hospital in demonstrating financial need. This will include a review consistent with the hospital's financial assistance program, including a consideration of the patient's employment status, earning capacity, income eligibility based on federal poverty guidelines, and other resources available.
- s. BCH will only use wage garnishments when there is evidence that the patient or responsible party has income and or assets to meet his or her obligation or the patient is unwilling to cooperate with the hospital in demonstrating financial need. This will include a review consistent with the hospital's financial assistance program, including a consideration of the patient's employment status, earning capacity, income eligibility based on federal poverty guidelines, and other resources available.
- t. Eligibility for financial assistance and discount payments may be determined at any time the hospital is in receipt of all the information needed to determine the patient's eligibility for its financial assistance policies.
- u. If full payment hasn't been received or if an acceptable payment arrangement has not been made, balances will be referred to a collection agency at 182 days from the date of service or date of discharge, whichever is later.
- v. Patients who were determined eligible for the Qualified Charity Care Program and had their service discounted with the Qualified Charity Care Program are exempt from permissible collection activities at 182 days from the date of discharge or once the account reaches the end of the self-pay billing cycle.
- w. Patients for whom Screening Best Efforts were not met as required by Hospital Discounted Care are exempt from permissible collection activities.

Last Review Date: 05/2025