

**Credit & Collection Policy**

100-14

| Original Date | Review Dates     | Revision Dates   |
|---------------|------------------|--|
| 01/1983       | 02/1991; 01/1998 | 03/2004; 08/2005; 12/2005;<br>08/2008; 06/2011; 04/2014;<br>03/01/2017 |

**POLICY**

Consistent collection policies are necessary to ensure that Gwinnett Hospital System (GHS) maintains financial viability. GHS will “financially secure” accounts prior to service in non-emergency situations and offer “prompt pay discounts” to uninsured patients prior to service and throughout the collection cycle. GHS will also provide information describing the hospital’s Financial Assistance Program.

**DEFINITIONS**

**Financially Secured Account** – Requires one or more of the following:

- Account has been paid in full
- Requested deposit has been made, with approved payment arrangements for the balance
- Services have been authorized by an insurance carrier & a method for payment of the patient’s liability has been established
- Services have been screened for medical necessity as mandated by the payer
- An application for financial assistance has been approved
- Approved payment arrangements have been made, including prompt pay discounts.

**Uninsured Patients** – Patients without third party insurance coverage for health services.

**PROCEDURE/GUIDELINE**

- A. GHS offers uninsured patients a 10% discount from gross charges. This discount does not apply for those services where the rate structure has already been reduced, such as plastic surgery and bariatric surgery.
- B. Non-emergency medical services must be “financially secured” at the point of scheduling, pre-registration, or registration in a facility. Collection processes for medically emergent patients are handled after a medical screening or medical treatment has occurred.
- C. Non-emergency medical services are postponed until the account is “financially secured.”
- D. Authorized insurances are billed and patient co-pays are collected at point of service unless other payment arrangements are made.
- E. Uninsured patients are offered a prompt pay discount as follows:
  - Prior to service and within 30 days of discharge – An additional 30% discount
  - 31-60 days from discharge – 20%

- 61-90 days from discharge – 10%
- Any deviation from this discount schedule will be on a case-by-case specific evaluation, based on facts and circumstances approved by the facility's Administrative Officer and the Vice President of Revenue Management.

- F. See GHS Policy #100-18, Financial Assistance Program, for information related to the hospital system's financial assistance program. This policy is posted on the hospital's website at [gwinnettmedicalcenter.org](http://gwinnettmedicalcenter.org). The postings are provided in English, Spanish, Vietnamese, Korean, Bosnian and Mandarin.
- G. GHS employees are offered the option of payroll deduction as a payment option for their accounts.
- H. Patients who wish to bill their own insurance or who will not assign insurance benefits are required to pay in full prior to the receipt of non-emergency medical service.
- I. Patients/guarantors will receive hospital statements throughout the billing cycle. Patients may be asked to assist with collection from their health insurance carrier or other third party if payment is delayed past 30 days.
- J. Unpaid accounts are referred to an external collection agency after all efforts by hospital to collect. Collection agencies notify the hospital of any accounts that may qualify for financial assistance or accounts where the patient/guarantor has requested financial assistance prior to legal action.
- K. For those accounts approved under the Financial Assistance Program, adjustments of applicable account balances are applied prior to the referral of an unpaid account to an external collection agency.
- L. Because the hospital makes many efforts to communicate to patients about the financial assistance program during the registration and billing processes, extraordinary collections actions will not occur on an account where the patient was not aware of the process for applying for financial assistance.
- M. Any overpayment of account balances by a patient are applied to outstanding balances for the same patient or guarantor. If there are no outstanding debts, the payment is refunded in coordination with all parties who made payments making the credit balance.
- N. A returned check fee will be assessed for any check returned after deposit.

**FOR MORE INFORMATION CONTACT**

Vice-President, Revenue Management  
 Patient Financial Services Director

**APPROVAL BODIES**

Revenue Management Leadership Group  
 Leadership Policy Review Group

**KEYWORDS**

collection, credit, prompt payment, discount