

Policies and Procedures: Prompt Payment; No insurance

Section: Billing
Chapter: Administration
Policy: Prompt Payment; No Insurance

I. PURPOSE

To establish a policy which sets forth WVUPC's policy regarding payment by private pay/uninsured patients and discounts available to such patients who make prompt payment of their accounts

II. APPLICABILITY

This policy applies to all WVUPC providers and staff rendering services to patients in WVUPC clinical locations. The processes set forth pertain only to patients who have no insurance and who have income in excess of the WVUPC Charity Care and "Reduced Fee" standards.

III. STATEMENT OF POLICY

WVUPC currently has a financial policy in place for patients with active insurance. The policy requires that at each visit, patients provide us with their current insurance card(s), make any co-payment, co-insurance, and/or deductible amounts required under their plan and pay any services not covered by insurance. With the increasing number of patients presenting for services without insurance, however, it is important to have a policy in place to communicate with patients the expectations that we have regarding payment for those services.

The goals of this policy will be to:

- Communicate payment expectations
- Establish payment minimums and potential discounts
- Increase collections for services provided
- Create effective processes to qualify patients for payment plans, public assistance or charity care

IV. PROCEDURE

A. WVUPC's self pay policy sets a "**Minimum Prompt Payment**" that is required for non-urgent services prior to such services being provided. The minimum upfront payments required are outlined below:

1. E & M, Well Visits, and Other Outpatient Office Services
 - a. \$50.00 due at the time of service, with any balance due within 30 days or within such time as specified in any related payment agreement (this minimum payment amount may be higher depending on the service provided).
2. Non-Emergent (scheduled) Surgical Services
 - a. 50% of charge due prior to surgery, with the balance due within 30 days or within such time as specified in any related payment agreement (this minimum payment amount may be higher depending on the service provided).
3. Services typically deemed to be non-covered/elective – Clinics may charge 100% of fee schedule amount and request payment in full prior to the time of service (Examples: in-vitro services, vasectomies, cosmetic procedures, pain management, etc.)
4. After the service is rendered, the patient is required to pay the remainder of their bill in a timely manner, with the balance owing eligible for a 20% discount if paid in full within thirty (30) calendar days.
5. Patients who are unable to pay their bill in full within thirty (30) calendar days must enter into a payment agreement which will require regular monthly payments and which, in the absence of extraordinary circumstances requiring a longer payment period, are designed to pay the patient's bill in full within 12 calendar months.
6. The intention is not to deny care but to ensure patients are aware of our expectations and increase patient accountability and responsibility in regards to payment for services.
7. Patients who feel they are not able to pay the above "minimum prompt payment" would need to contact a financial counselor prior to their scheduled visit and work with them to best determine their ability to pay, establish a payment plan, apply for public assistance or qualify for charity care.
8. All questions relating to eligibility and application for charity care should be forwarded to the WVUPC Department of Finance and Revenue's Financial Services Coordinator, at (304) 347-1322.

V. Amendment or Termination of this Policy

This policy may be amended or terminated at any time.

POLICY/PROCEDURE NO.: B-23
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Date(s) of revision: _____