

## Lopital Stamford

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### Sijè: Politik ak Pwosedì Faktirasyon ak Rekouvremant

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**Nimewo Kontra Asirans lan 0004**

**Aplike:**

**Rekòmandasyon:** Politik Free Bed Funds;  
11/12/13, 10/06/14, 10/05/15,

**Revizyon:** 10/25/12, 11/08/13,

Politik Pwogram Èd Finansye a

10/11/16

**Apwobasyon:** EM

**Revize nan dat** 10/25/19

**Depatman:** Sèvis Biznis Pasyan an

**Paj:** 1 nan 2

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*Revize an akò avèk règ final IRS ak Trezò 501(r) la anba otorite Lwa sou Swen Abòdab ak Lwa sou Pratik Rekouvremant Dèt san Patipri.*

### **Objektif**

Politik sa a etabli pwosedì rezonab konsènan rekouvremant kont pasyan yo, ki gen ladan Aksyon Rekouvremant Ekstraòdinè ("**Extraordinary Collection Actions, ECAs**"), Lopital Stamford ("Lopital") la oswa ajans rekouvremant ekstèn ak kabine avoka sou kontra ka pran.

### **Politik**

Li se politik lopital la pou li pouswiv rekouvremant balans ki poko peye nan men pasyan ki gen kapasite pou peye pou sèvis yo. Pwosedì rekouvremant yo ap aplike san kape epi san patipri pou tout pasyan kèlkeswa estati asirans lan. Politik sa a ap pibliye nan tout lang kote y ap tradwi Politik Èd Finansye Lopital la ("**Financial Assistance Policy, FAP**"). Tout pwosedì rekouvremant yo ap konfòme yo avèk lwa ki aplikab yo. FAP, Rezime Nan Langaj Senp Èd Finansye a ("**Rezime**" a) ak Aplikasyon pou Èd Finansye ("**Aplikasyon**") an disponib sou sit entènèt Stamford Health ki la a: <http://www.stamfordhealth.org/fap>. FAP a vini ansanm ak Politik sa a tou.

### **Idantifikasyon ak Notifikasyon Pasyan Ki Kapab Kalifye Pou Èd Finansye**

Lopital la pral fè efò rezonab pou idantifye pasyan ki kapab kalifye pou èd finansye. Depatman Sèvis Biznis Pasyan Lopital la notifiye tout pasyan ki peye pou tèt yo sou opòtinite pou soumèt yon Aplikasyon, pou yo ka chèche yon rediksyon pasyèl oswa konplè nan fakti Lopital yo a pou ijans ak/oswa sèvis medikal ki nesèsè (yo rele "**Sèvis Ki Kalifye**") nan dokiman sa a ak dapre FAP a). Notifikasyon sa a fèt atravè fèy ki vini ak tout deklarasyon yo voye bay pasyan k ap peye pou tèt yo a, ak sou deklarasyon tèt yo; notifikasyon an dirije pasyan an sou sit entènèt Lopital la tou, ki mennen l nan politik, Rezime, ak Aplikasyon an.

## Detèminasyon Kalifikasyon pou Èd Finansye

Detèminasyon pou konnen si yon pasyan kalifye pou èd finansye dwe fèt dapre FAP.

### Pwosesis Faktirasyon ak Rekouvremant

- Lopital la bay premye deklarasyon fakti a apre sèvis yo. Pou balans apre asirans, Lopital la bay yon dezyèm deklarasyon 30 jou apre premye deklarasyon an.
- Tout deklarasyon yo gen enfòmasyon konsènan disponiblite FAP ki gen ladan enfòmasyon kontak, jan sa dekri anwo a.
- Pandan faz final sik deklarasyon an, Lopital la pral fè efò rezonab pou enfòm oralman pasyan yo sou FAP ak disponiblite èd la avèk Aplikasyon an epi li pral enfòm pasyan yo alekri sou bagay sa yo:
  - Aksyon Rekouvremant Ekstraòdinè ("**Extraordinary Collection Actions, ECAs**") Lopital la oswa reprezantan ki otorize li yo ka pran pou jwenn peman pou swen.
  - Yon dat apre yo ka inisyè ECA sa yo, pou pi bonè 30 jou apre dat avi alekri a: ak Rezime a.
- Si yon pasyan te fè peman nan lopital la, epi lopital la detèmine imedyatman pasyan an kalifye pou FAP, Lopital la ap enfòm pasyan an sou detèminasyon sa a epi bay yon ranbousman sou kantite lajan li peye anplis nan responsablite pasyan an dapre FAP, sof si kantite lajan anplis sa a mwens pase \$5.00.
- Direktè a ak oswa Manadjè Sèvis Biznis Pasyan yo revize kont Pasyan yo epi apwouve yo pou rekòmandasyon dirèk bay avoka rekouvremant yo. Pou kont nan rekouvremant yo, y ap pase yon kwa sou sa ki annapre yo kòm dèt yo pa ka fè rekouvremant pou li apre 1 lane rekouvremant:
  - Kont ajans lan te idantifye kòm kont yo pa ka fè rekouvremant sou li;
  - Kont kote ajans lan pa t kapab kontakte pasyan an; ak
  - Kont kote ajans lan estime pasyan an se prèv jijman an.

- Lopital la pral, lè sa apwopriye, angaje l nan ECA sa yo:
  - Kont yo ale dirèkteman jwenn avoka nan ka kote nou te idantifye sikonstans kote pwosedi legal yo pral anpil epi delè oswa pwosedi ajans rekouvremant woutin yo pa t ap efikas; nan ka sa yo, Lopital la ka kòmanse mezi legal pou fè rekouvremant yon fakti yon pasyan (men sa pa gen ladan depoze yon reklamasyon nan yon pwosedi fayit annatant, yo pa konsidere kòm yon ECA);
    - Rapòte bay yon ajans rapò kredi oswa biwo kredi;
    - Mete yon privilèj sou pwopriyete moun nan (eksepte privilèj lwa eta a otorize sou jijman oswa règleman pou blesi pèsònèl ki gen rapò ak swen yo bay la);
    - Tache oswa sezi nenpòt kont labank endividyèl oswa lòt pwopriyete pèsònèl; ak/oswa
    - Sezi salè.

Malgre tout dispozisyon kontrè sa a:

- Lopital la p ap angaje l nan okenn ECA pou omwen 120 jou apre yon pasyan resevwa premye fakti a pou sèvis Lopital yo;
- Lopital la pa dwe angaje l nan okenn ECA jiskaske Depatman Sèvis Biznis Pasyan Lopital la te detèmine Lopital la te fè efò adèkwa pou detèmine si pasyan an kalifye pou èd finansye; ak
- Lopital la dwe sispann nenpòt ECA kont yon moun si li soumèt yon aplikasyon pou èd finansye; ak
- Lopital la p ap angaje l nan ECA sa yo:
  - Sezi byen;
  - Lakòz yon moun fè fas ak yon manda sezi kòporèl oswa lakòz arestasyon

yon moun otremàn;

- Vann yon lòt pati dèt yon moun sof si yo ranpli sèten kondisyon; oswa
- Ranvwaye oswa refize swen medikal ki nesèsè oswa egzije peman anvan yo bay swen paske yo pa peye yon fakti ki te la deja.

# The Stamford Hospital

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Subject: **Billing and Collections Policy and Procedures**

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**Policy #** 0004 **Implemented:**  
**Reference(s):** Free Bed Funds Policy; **Revisions:** 10/25/12, 11/08/13,  
11/12/13, 10/06/14,10/05/15,  
Financial Assistance Program Policy 10/11/16  
**Approval:** EM **Reviewed** 10/25/19  
**Department:** Patient Business Services **Page:** 1 of 2

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*Revised in accordance with the IRS and Treasury 501(r) final rule under the authority of the Affordable Care Act and the Fair Debt Collection Practices Act.*

## **Purpose**

This policy establishes reasonable procedures regarding collection of patient accounts, including Extraordinary Collection Actions (“ECAs”), that may be taken by The Stamford Hospital (“Hospital”) or contracted external collection agencies and law firms.

## **Policy**

It is the policy of the Hospital to pursue collection of outstanding balances from patients who have the ability to pay for services. Collection procedures will be applied consistently and fairly for all patients regardless of insurance status. This Policy will be issued in all languages into which the Hospital’s Financial Assistance Policy (“FAP”) is translated. All collection procedures will comply with applicable laws. The FAP, the Financial Assistance Plain Language Summary (the “**Summary**”) and the Financial Assistance Application (“**Application**”) are available on the Stamford Health website here: <http://www.stamfordhealth.org/fap>. The FAP is also attached to this Policy.

## **Identification and Notification of Patients Who May be Eligible for Financial Assistance**

The Hospital will make reasonable efforts to identify patients who may be eligible for financial assistance. The Hospital’s Patient Business Services Department notifies all self-pay patients of their opportunity to submit an Application, so that they may seek a partial or complete reduction of their Hospital bill for emergency and/or medically necessary services (referred to as “**Eligible Services**” herein and under the FAP). This notification is made through inserts included with all statements sent to self-pay patients, and on the statements themselves; the

notification also directs the patient to the Hospital website, which leads him/her to the policy, Summary, and Application.

### **Determination of Eligibility for Financial Assistance**

The determination as to whether a patient is eligible for financial assistance shall be made pursuant to the FAP.

### **Billing and Collection Process**

- The Hospital provides the first billing statement following services. For balances after insurance, the Hospital provides a second statement 30 days after the initial statement.
- All statements contain information regarding the availability of the FAP including contact information, as described above.
- During the final phase of the statement cycle, the Hospital will make reasonable efforts to orally notify patients about the FAP and the availability of assistance with the Application and will notify patients in writing of the following:
  - The Extraordinary Collection Actions (“ECAs”) the Hospital or its authorized designee may take to obtain payment for care.
  - A date after which such ECA(s) may be initiated that is no earlier than 30 days after the date of the written notice: and The Summary.
- If a patient has made payment(s) to the Hospital, and the Hospital subsequently determines that the patient is FAP-eligible, Hospital will notify the patient of such determination and provide a refund of the amount paid in excess of the patient’s responsibility under the FAP, unless such excess amount is less than \$5.00.
- Patient accounts are reviewed and approved by the Director and or Manager of Patient Business Services for direct referral to collection attorneys. For accounts in collection, the following will be written off as bad debt after 1 year of collection:
  - Accounts that the agency has identified as uncollectible;
  - Accounts where the agency has been unable to contact the patient; and

- Accounts where the agency deems the patient to be judgment proof.
- The Hospital will, when appropriate, engage in the following ECAs:
  - Accounts are directly referred to attorneys in cases where we have identified circumstances where legal proceedings will be eminent and the routine collection agency time frames or procedures would not be effective; in such cases, the Hospital may commence legal action to collect a bill from a patient (but this does not include filing of a claim in a pending bankruptcy proceeding, which is not considered an ECA);
    - Reporting to a credit reporting agency or credit bureau;
    - Placing a lien on the individual's property (except liens permitted under state law upon judgments or settlements for personal injury related to the care provided);
    - Attaching or seizing any individual bank account or other personal property; and/or
    - Garnishing wages.

Notwithstanding anything herein to the contrary:

- The Hospital will not engage in any ECAs for at least 120 days after a patient receives the initial bill for Hospital services;
- The Hospital shall not engage in any ECAs until the Hospital's Patient Business Services Department has determined that the Hospital has made adequate efforts to determine whether the patient is eligible for financial assistance; and
- The Hospital shall suspend any ECA against an individual if he/she submits an application for financial assistance; and
- The Hospital will not engage in the following ECAs:

- Foreclosing on real property;
- Causing and individual to be subject to a writ of body attachment or otherwise causing an individual's arrest;
- Selling an individual's debt to another party unless certain conditions are met; or
- Deferring or denying medically necessary care or requiring payment before providing care because of non-payment of a prior bill.