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PROCEDURE – SA 400

1. Purpose/Scope

All Maryland Hospital (WVUHS) Entities*

The following Billing and Collections Policy outlines the billing process used by West Virginia University Health System's Hospital Revenue Cycle Department (WVUHS HRC) for Maryland Hospital facilities to collect medical bills incurred by our patients. It also outlines any Extraordinary Collection Actions (ECAs) that WVUHS HRC will use during the billing and collections process.

WVUHS acknowledges that there are patients who do not possess the ability to pay for medically necessary healthcare services. The WVUHS Financial Assistance Policy (Policy II.015S) outlines the Policy and Procedures around obtaining financial assistance for these bills.

In order to maintain consistency throughout the WVUHS enterprise, the policy set forth below will be adopted by all Maryland Hospital facilities.


2. Procedure

Patient liability billing and follow-up will be completed on all accounts in the self-pay category, insurance accounts closed for non-payment and balances after insurance. Patient liability billing and follow-up processing will be completed according to the following guidelines:

A. The Patient Billing and Collection Cycle –

a. Pre-Service

- i. The "Pre-Service" period includes the period of time prior to services being rendered to the patient.
- ii. The patient is entitled to request an estimate of projected amounts due for future planned services to be performed at the hospital. Such estimate will include out of pocket amounts after third party insurance has processed, as well

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as full patient estimates where no third-party coverage is involved.


- iii. The patient can also apply for Financial Assistance prior to services being rendered by obtaining an application through our website at www.wvumedicine.org, by calling Customer Service at 844-484-2357 or by logging into your MyWVUChart account at <https://mywvuchart.com/MyChart/FinancialAssistance/>

b. Pre-Billing Period

- i. The “Pre-Billing” period is the period of time after the services are rendered to the patient, but before the patient billing cycle begins. For patients with third party coverage, this would include the period of time when the insurance is processing the bill. For un-insured patients, this would be the period between the service date and the date that the first billing cycle begins (day 0).
- ii. The patient can also apply for Financial Assistance prior to services being rendered by obtaining an application through our website at www.wvumedicine.org, by calling Customer Service at 844-484-2357 or by logging into your MyWVUChart account at <https://mywvuchart.com/MyChart/FinancialAssistance/>


c. Billing Cycle (Days 1-180)

- i. Bills will be sent to the Guarantor indicated on the patient account. The Guarantor’s statement will include all patients’ accounts that have him or her listed as the Guarantor. Statements may be sent as a paper statement through regular mail or be delivered electronically through MyWVUChart or other electronic means.
- ii. The initial cycle date is set by our patient accounting system and will be within 30 days of the date of service for uninsured patients or within 30 days of all third-party insurance account resolution for insured patients. All


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insurance account resolution is usually obtained within 90 days, but it can take longer in some cases.

- iii. When the first bill is sent, we will mark the account as a “Self-Pay Level 1”. The patient account will remain at level 1 for 30 days.
- iv. The patient will have the option to pay their bill by MyWVUChart, mail, telephone, or online.
- v. If a patient is unable to pay the entire balance indicated on the statement, the patient can contact our Customer Service Representatives at the phone number listed on the statement or by logging into their MyWVUChart account to obtain information about Financial Assistance, or to set up a payment arrangement.
- vi. 21 days after the bill is sent, and if no payment is made or payment agreement established, outbound reminder calls will be placed to the phone number on file for the Guarantor. This phone number may be a traditional land line or a cellular phone number. The call may be manually dialed or may be dialed by a computer predictive dialing system where automated messages may be left on recorded answering services if the call is not answered.
- vii. If no payment is received or payment agreement established within 30 days after the first bill is sent, the second bill will be sent to the patient. At that point, the account will be changed to “Self-Pay Level 2”.
- viii. Additional outbound reminder calls will be placed to the patient at regular intervals to attempt contact regarding bill payment.
- ix. If no payment is received or payment agreement established the account will continue to progress through Self-Pay Levels each 30 days as additional statements are mailed to Self-Pay Level 6 and 180 days have passed.

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- x. The Sixth statement will be marked as “Final Notice” and will outline the ECAs that will be utilized to collect the bill if not paid by the end of the billing cycle (day 180).
 - xi. During this Billing Cycle, the patient will be notified of our financial assistance policy on billing statements, through in person and telephone conversations regarding bill payment or through our website (www.wvumedicine.org) or by logging into their MyWVUChart account. This first 180 days will serve as the Notification Period of financial assistance. If a patient requests Financial Assistance during the billing cycle, the Financial Assistance Application Form will be provided to the patient and the patient will have 30 days to return the application prior to any ECAs being utilized.
 - xii. If the guarantor does not want to receive telephone contact regarding outstanding bills, he or she needs to call the customer service phone number listed on the statement and request not to receive any billing calls. The representative will add an indicator to the account that will inform representatives and the predictive dialer not to call the Guarantor.
- d. Bad Phone Number/Bad Address
- i. In some cases, customer service representatives may have an incorrect telephone number for a Guarantor. If that happens, the account is marked “Bad Phone Number”. The hospital will attempt to locate a correct number. In the case a correct number cannot be located, the account will progress through follow up levels as indicated above, and statements will continue to be sent to the address on file.
 - ii. In some cases, statements sent to the Guarantor will be returned from the postal service with a bad address. If the postal service includes a forwarding address, the Guarantor address will be updated with that information. If no

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forwarding address is indicated, the Hospital will attempt to locate a correct address. In the case a correct address cannot be located, the account will not progress through the follow up levels as indicated above. If the account remains unpaid after 180 days, the account will proceed to the Primary Bad Debt Cycle indicated in section 6 of this policy.

e. Presumptive Financial Assistance


- i. WVUHS understands that certain patients may be non-responsive to the application process outlined in WVUHS Financial Assistance Policy. Under these circumstances, other sources of information may be utilized to make an individual assessment of financial need. This information will enable WVUHS to make an informed decision on the financial need of nonresponsive patients utilizing the best estimates available in the absence of information provided directly by the patient.
- ii. WVUHS may utilize a third-party to conduct an electronic review of patient information to assess financial need. This review utilizes a healthcare industry-recognized model that is based on public record databases. This predictive model incorporates public record data to calculate a socio-economic and financial capacity score that includes estimates for income, assets, and liquidity. The electronic technology is designed to assess each patient to the same standards and is calibrated against historical approvals for WVUHS' financial assistance under the traditional application process.
- iii. All patients will be electronically screened for financial assistance prior to pursuing any ECAs. The data returned from this electronic eligibility review will constitute adequate documentation of financial need under this policy. Once screened and deemed eligible for financial assistance,

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balances identified will be eligible for a full financial assistance adjustment and will not be sent to primary bad debt.

f. Primary Bad Debt Cycle

- i. All level 5 accounts without payments or payment arrangement will receive a manual call by Customer Service before sending to bad debt. If no response a certified letter will be mailed to the Guarantor address on file.
- ii. WVUHS Patient Financial Services has contracted with outside agencies to pursue debt after it has progressed through the Billing Cycle.
- iii. The appropriate outside agency will be assigned based on several criteria, including but not limited to the account balance, Guarantor name, and/or employment status.
- iv. The statements for the owed debt will be prepared and sent by the assigned agency. These bills will look different and have different verbiage than the statements sent during the Billing Cycle.
- v. The first 60 days of the cycle, the patient will have the opportunity to notify the agency of any errors that have occurred in the bad debt assignment. No ECAs will commence in the first 60 days of the assignment.
- vi. After 60 days of being assigned to the outside agency, they may utilize any or all the following ECAs:
 1. Commence a civil action against an individual
 2. Place a lien on an individual's property.
 3. Garnish an individual's wages.
- vii. The patient will have a time period of up to 240 days from the first post discharge billing statement to apply for Financial Assistance. If a patient requests Financial Assistance during the 240-day period, the Financial Assistance Application Form will be provided to the patient.

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The account will be returned to WVUHS Customer Service department where the Self-Pay Level will be set to 5. This will ensure that the patient will have 30 days to return the application and to be evaluated for Financial Assistance. If the application is not returned, the account will progress through the Self-Pay Levels as indicated in this policy.

g. Self-Pay Deceased Accounts

- i. Self-Pay Deceased patient accounts will be sent to DCM Services to collect on behalf of WVUHS. The responsible party may elect to settle accounts direct with DCM Services or allow DCM to file a claim with the patient's estate.
- ii. Deceased patient accounts will be adjusted under a bad debt adjustment if deemed uncollectable and returned by the vendor.

B. Billing Disputes

- a. If a patient disagrees with the bill that they are receiving, they should contact the phone number on their billing statement. The representative can help them to resolve the issue.
- b. If the Customer Service Representative cannot resolve the dispute, it will be forwarded to a Supervisor/Manager/Director to resolve.
- c. All billing disputes should be resolved within 7 days.


3. Prerequisites

4. Responsibilities

Enterprise Customer Service Team

5. Policy

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6. *References*
