

	<p align="center">Patient/Family Collections Policy</p>	
<p align="center">Policy # 3092</p>	<p align="center">Categories Administration / Non-Clinical → Patient Financial Services</p>	<p align="center">This Policy Applies To: Texas Children's Health Plan, Texas Children's Hospital, Texas Children's Physician Services Organization, Texas Children's Women's Specialists</p>
		<p align="center">Document Owner Jennie Maldonado</p>

POLICY STATEMENT:

It is the policy of Texas Children’s Hospital (“TCH” or “Hospital”) to establish guidelines for a consistent process for the management and collection of patient account receivables. Customer service is a key consideration during collection activities. TCH will make reasonable efforts to determine an individual’s eligibility for financial assistance and be flexible to individual circumstances. This policy includes actions that TCH may take in the event of non-payment for services rendered.

TCH takes a number of steps to ensure that the availability of its financial assistance programs and resources, is widely publicized. Guarantors are expected to meet their financial obligations to TCH and to cooperate with TCH’s account management and collection procedures. Guarantors are expected to communicate with Patient Financial Services regarding inability to meet such obligations. Guarantors of accounts which have qualified for financial assistance or charity care and/or receive discounted care will be responsible for payment of any applicable hospital charges at a reduced rate. Overpayments will be assessed by Patient Financial Services in accordance with the Patient/Family Collections procedure.

In implementing this policy, TCH will comply with all applicable federal, state and local laws, rules and regulations, including but not limited to the Emergency Treatment and Active Labor Act of 1986 and its associated rules and regulations (“EMTALA”), which requires the Hospital in certain circumstances to provide an appropriate medical screening examination within the capability of TCH’s emergency department to determine whether an emergency medical condition exists, regardless of patient’s insurance coverage or ability to pay.

POLICY

DEFINITIONS

1. **Bad Debt:** Charges owed to TCH that a patient is unwilling to pay or refuses to pay.
2. **Collection Efforts:** Actions taken by TCH or its designee that are in addition to routine issuance of billing statements on non-Outstanding Accounts or accounts with payment plans, and which are taken to collect amounts due on Outstanding Accounts. Collection Efforts include but are not limited to: telephone calls, email correspondence, and written correspondence.
3. **Guarantor:** The person financially responsible for payment on a TCH account.
4. **Outstanding Account:** An account where: a) the self-pay balance is greater than \$10.00, and b) 25 days have passed since the Statement was sent to the Guarantor for payment.
5. **Self-Pay Account:** A patient account with all or part of the balance due from the Guarantor. An outstanding balance on a Self-Pay Account may represent total or discounted charges to an uninsured patient (or to an insured patient for non-covered services) or the balance of a bill that was partially paid by a third party payor or other source.
6. **Statement:** Written documentation of the amount due on a patient account, sent to the Guarantor with a demand for payment.
7. **Uncollectible Account:** Outstanding Accounts that remain unpaid after a minimum of five (5) statements and three (3) phone call attempts may be considered Uncollectible Accounts, as well as accounts aged greater than 180 days. Uncollectible Accounts may include Bad Debt.
8. **Overpayments:** Any payment in excess to the expected liability of the patient as described by the Explanation of Benefits or self-pay policy.

RELATED DOCUMENTS:

[Discounts for Self Pay Patients Policy](#)
[Financial Assistance and Charity Care Policy](#)

REFERENCES:

[Federal Fair Debt Collection Practices Act](#)
[Patient Protection and Affordable Care Act \(PPACA\)](#)
Texas Debt Collection Act

Original Creation Date: 07/26/2010	Version Creation Date: 03/11/2019	Effective Date: 08/13/2019
------------------------------------	-----------------------------------	----------------------------

