

TITLE: Debt Collection Policy

STEPS IN PROCEDURE:

1. Prior to submitting an account to a collection agency, all patients/guarantors must receive a minimum of three statements, a pre-collection notice, and a minimum of two phone call attempts to contact the debtor unless the patient/guarantor has informed Exeter Hospital that they do not want any further contact.
2. An Exeter Hospital financial counselor will review the account to ensure all criteria have been met before submitting an account to a collection agency.
3. If an account has been sent to a collection agency and the debtor applies for financial assistance under the Exeter Hospital Financial Assistance Program during the 240 day financial assistance application period, the financial counselor will promptly contact the agency to place the account on hold to allow for processing of the application. If it is determined that the patient qualifies for financial assistance, the account will then be closed at the collection agency. If the application is incomplete, the patient/guarantor must submit a completed financial assistance application within the 240 day period. A final notice must be sent to the patient/guarantor giving them 30 days to complete the application before releasing the hold on the account at the collection agency.
4. A yearly audit will be performed by the Patient Accounts Manager on accounts sent to collection agencies to monitor compliance with this policy.

REFERENCES:

1. Patient Protection & Affordable Care Act, Internal Revenue Code Section 9007(a) Pub. L No. 111-148
2. Internal Revenue Code Section 501 (r)
3. US Fair Debt and Collection Practices Act 1977, 15 U.S.C. § 1692

CROSS-REFERENCES:

(LD).326 - Financial Assistance Policy