



<b>Policy Title:</b> Collections Policy	
<b>Document Manual:</b> Business Services	<b>Document Owner:</b> Director of Business Services
<b>Departments Impacted:</b> All	

**Policy:**

The purpose of this policy is to provide clear guidelines for the collection of outstanding patient accounts at Glencoe Regional Health. This policy aims to manage unpaid patient accounts in a fair, consistent, and legal manner, ensuring that patients are treated with respect while recovering the hospital's revenues. This policy applies to all patient accounts for services provided at Glencoe Regional Health including inpatient, outpatient, clinic, urgent care, and emergency services.

Glencoe Regional Health is committed to collecting outstanding patient balances in a manner that respects patients' financial situations while ensuring the hospital's financial sustainability. The policy establishes procedures for billing, follow-up, and collections, including the use of third-party collection agencies if necessary. There is a zero tolerance for abusive, harassing, false, deceptive, or misleading language by the employees of the hospital, contracted collection agencies and their respective agents and employees.

**Registration and Billing:**

Glencoe Regional Health will use software programs such as Healthia or Epic to attempt to identify any third-party insurance for a patient that had not been identified during the registration/admission process.

- Uninsured patients:
  - Uninsured patients seen in our Emergency Department will be given the MN Sure Navigator letter.
  - Uninsured patients will receive a phone call and/or financial assistance letter from the Financial Representative within 30 days of discharge from any hospital or clinic service.
- Statement Frequency:
  - Patients will receive monthly statements for any outstanding balances. Each statement will include a summary of charges, payments, adjustments, and the current balance due. If no payments are made after the second statement has been sent, the patient will be called. If no response, a final letter is sent notifying the patient the account will be sent to collections in 30 days.

**Financial Assistance:**

- Patients who experience financial hardship may apply for financial assistance as outlined in the hospital's Financial Assistance Policy. Assistance may be available regardless of the status of the account.

**Payment Options:**

- The hospital offers various payment options, including full payment, payment plans, and online payment. Patients are encouraged to contact the Financial Representative to discuss payment arrangements.
- Guarantors may be eligible for a 10% prompt pay discount when the balance is paid in full within 30 days of your statement. To receive a prompt pay discount guarantors must contact Business Services at 320-864-7780.
- Patients may self-serve at <https://grhsonline.org/billing> to set up payment plans according to the following requirements:
  - Balances up to \$10,000 require a \$100 per month minimum payment.
  - Balances \$10,001 and up require a \$250 per month minimum payment.
  - Failure to pay the required minimum payment on each guarantor account will result in continuing the collection process.

**Pre-Collection Review:**

- Before any patient accounts are sent to an external collection agency, we will verify that:
  - All third-party payers have been properly billed such that any remaining balance is the responsibility of the patients; and
  - Financial assistance has been offered to the patient
  - Completed financial assistance applications have been processed and applied to the patient account.
- For all guarantor account debts greater than \$10,000, a review will be performed by a staff member and reviewed and signed off by a Team Lead, Financial Navigator or Director.

**External Collections:**

- Accounts that are not resolved after the pre-collection review may be referred to a third-party collection agency. The patient will be notified in writing when their account is referred for collection, including contact information for the collection agency. Glencoe Regional Health will enter a written contract directly with any collection agency.
- Any collection agency or law firm retained by Glencoe Regional Health to collect medical debt from patients will be required to abide by the terms of an Agreement signed by Glencoe Regional Health with the Minnesota Attorney General's Office.

**Legal Action:**

- In cases where collection efforts are unsuccessful and the balance is significant, the hospital may pursue legal action to recover the outstanding debt following the litigation practices outlined in the Hospital's Attorney General Agreement.

**Dispute Resolution:**

- Glencoe Regional Health will exercise its best efforts to respond to all questions or disputes from patients/guarantors regarding a medical bill as soon as possible.
  - Inquiries received by phone will be responded to within 1 business day.



- Inquiries received in writing will be responded to within 10 business days.
- Patient complaints that are resolved by Business Services staff members will be recorded in the patient financial account.
- Patient complaints that cannot be resolved by Business Services staff will follow the complaints and grievances policy maintained by the Quality department.

**Confidentiality:**

- All patient financial information and details of the collection process will be handled with strict confidentiality, in accordance with applicable privacy laws and hospital policies.
- This policy applies to all patients at Glencoe Regional Health, including those patients who are employed by Glencoe Regional Health or one of their care partners.

**Compliance:**

- All collection activities will be conducted in compliance with federal and Minnesota statutes related to debt collection and the Hospital's Attorney General Agreement.
- Every quarter Business Services will review a sampling of accounts (not less than 25) that have been sent to a collection agency to ensure the criteria are met.

**Training:**

- Staff involved in billing and collections will receive training on this policy, legal requirements, and best practices for handling patient accounts.
- All Glencoe Regional Health employees who have direct contact with patients will be educated on an annual basis about financial assistance. The education will include the existence of the various programs and how a patient may obtain more information and apply for financial assistance.