

BOULDER COMMUNITY HOSPITAL

DEBT COLLECTION PRACTICES POLICY

BCH is committed to providing financial assistance to patients who cannot pay for part or all of the care they receive. Consistent with BCH's mission and values, BCH embraces the following principals:

- Patients should be treated equitably, with dignity, respect and compassion.
- Concern over a hospital bill should never prevent any individual from receiving emergency health services.
- Patients should be expected to contribute to the cost of their care based upon their individual ability to pay.
- Patients who cannot pay for part or all of the care they receive should receive assistance in obtaining health insurance coverage from privately and publicly funded sources whenever appropriate.
- Hospital financial aid policies and practices will take into account each individual's ability to contribute to the cost of his or her care, as well as the hospital's ability to provide care.
- Financial aid policies should be clear, understandable, and communicated in a manner that is dignified and in languages appropriate to the community and patients served.
- Financial aid policies should be made readily available to prospective and current patients and to the community at large.
- Debt Collection policies should reflect the mission and values of the hospital and be carefully monitored to avoid unintended consequences.

BCH will adhere to the following communication guidelines:

- Hospital staff will treat applicants with courtesy, confidentiality, and cultural sensitivity.
- BCH will strive to communicate clearly that emergency services will be provided without regard to ability to pay. Financial arrangements with Emergency Room patients will not be discussed until the patient has been assessed and treated in accordance with the Hospital EMTALA Policy.
- Patients will be informed about their financial responsibilities, the potential financial obligation they may incur, their obligations for completing eligibility documentation, and the hospital's bill collection policies.
- Patients shall be informed that they may receive separate bills for hospital-based physician services in addition to the Hospital's bill that do not qualify under the hospital's financial

assistance and discount policies. These typically include services rendered by the Emergency Room Physicians, Radiologists, Pathologists, Surgeons, and Anesthesiologists.

- Patients will be informed that they may apply or reapply for financial assistance before, during or after care or after collection agency assignment if their situation changes.
- Financial Counselors will assist patients in determining if they are eligible for private and government sponsored programs whenever appropriate.
- Financial Counselors will assist patients in languages appropriate to the community and patients served.
- Communication to the public regarding financial assistance will be posted in visible locations throughout the hospital with instructions on how to apply or obtain further information.
- Information regarding the availability of financial aid and how to obtain further information and apply for financial aid is included in hospital bills.
- Hospital staff and outside agencies who work closely with patients will be educated about hospital billing, financial assistance and collection policies and practices and be in a position to explain the policy upon request from patients.
- Estimates on hospital charges can be obtained by calling the Financial Counselors in Registration or Customer Service in Patient Business Affairs.
- Hospital will respond promptly to patients' questions about their bills and to requests for financial assistance.

BCH and its outside collection agencies will adhere to the following Billing and Collection Practices:

- Financial assistance policies will be applied to patients in a fair and consistent manner.
- For those patients that have insurance, the Hospital will attempt to collect the co-payment, coinsurance or deductible at the time of service to ensure statements sent to patients contain accurate patient responsibility information.
- For those patients who have no insurance, they will be offered a 50% prompt pay discount for payment in full prior to receiving services. If full payment is made within 30 days of time of service, a 40% discount will be given.
- BCH will work with patients to establish a reasonable payment plan. Payment plans will be interest-free.
- BCH will not knowingly send a patient's bill to a collection agency if they have an application pending for either government-sponsored coverage or for financial assistance.
- BCH will not send a patient's bill to a collection agency if they qualify for financial assistance and are reasonably cooperating with the hospital in an effort to settle an outstanding bill.

- Legal action against individuals may be taken only when there is evidence that the patient or responsible party has income and/or assets to meet his or her obligation or the patient is unwilling to cooperate with the hospital in demonstrating financial need. This will include a review consistent with the hospital's financial assistance program, including a consideration of the patient's employment status, earning capacity, income eligibility based on federal poverty guidelines, and other resources available.
- BCH will not force the sale or foreclosure of a patient's primary residence to pay an outstanding medical bill. BCH will only use liens when there is evidence that the patient or responsible party has income and or assets to meet his or her obligation or the patient is unwilling to cooperate with the hospital in demonstrating financial need. This will include a review consistent with the hospital's financial assistance program, including a consideration of the patient's employment status, earning capacity, income eligibility based on federal poverty guidelines, and other resources available.
- BCH will only use wage garnishments when there is evidence that the patient or responsible party has income and or assets to meet his or her obligation or the patient is unwilling to cooperate with the hospital in demonstrating financial need. This will include a review consistent with the hospital's financial assistance program, including a consideration of the patient's employment status, earning capacity, income eligibility based on federal poverty guidelines, and other resources available.
- Eligibility for financial assistance and discount payments may be determined at any time the hospital is in receipt of all the information needed to determine the patient's eligibility for its financial assistance policies.
- Patients may reapply for financial assistance before, during or after care or after collection agency assignment if their situation changes.