

HOULTON REGIONAL HOSPITAL

Policy Title: Patient Financial Responsibility

Updated: February, 2025

Purpose: To provide uninsured/underinsured patients with information concerning the patient responsibility portion of their financial obligation to Houlton Regional Hospital (HRH) and the available avenues of assistance, consistent with the mission and values of HRH and compliant with State and Federal regulations.

Policy: Houlton Regional Hospital will inform uninsured and underinsured patients of available financial assistance options to help them fulfill their financial obligations to HRH. HRH will consider everyone's ability to contribute to the cost of their care and the current and future financial ability of HRH to provide quality healthcare to the community it serves.

Procedure:

Houlton Regional Hospital will make every effort to abide by the following procedures for patients receiving services not covered by any insurance coverage:

- A. Continue to train patient access staff, billing staff, and direct patient treatment providers regarding the existence of HRH's Financial Assistance Program and the procedure by which patients may obtain more information regarding financial assistance programs or to submit an application for financial assistance.

Revenue Cycle Staff will:

- A. Upon request, inform the patient/guardian of their financial obligation to HRH for scheduled services, emergency room visits, and/or inpatient admissions when the information becomes available.
- B. Request payment of a portion of the estimated cost for services at the time of admission/service or upon discharge for emergency room visits.
- C. Provide patient/guarantor information regarding Maine governmental assistance programs, HRH's financial assistance program, HRH's prompt payment discount, and other health care financial assistance programs for which they may be eligible.
- D. Assist patient in setting up payment plan options according to the following guidelines (or State of Maine Regulations, whichever are less). The Chief Financial Officer must approve any deviation from the payment plan guidelines
 - a. \$0-\$100 payment in full
 - b. \$101 - \$250 payment of 50% or more per month
 - c. \$251 - \$500 payment of 20% or more per month
 - d. \$501 - \$750 payment of 20% or more per month

e. >\$750 payment of 10% or more per month

As part of the billing process Revenue cycle Staff will:

- A. Provide uninsured patients with a detailed, itemized bill upon request.
- B. List a telephone number and address on all patient bills and collection notices sent by HRH to which patients may call or write with questions or to dispute their bill.
- C. Record and log all patient complaints received by its billing office.
- D. Return phone calls within one business day after the patient's call is received with all correspondence answered/resolved within ten (10) business days.

Houlton Regional Hospital will pursue collection of self-pay accounts, including those making payments that do not meet the HRH Credit Policy or payment plan approved by HRH, according to the following schedule:

- 30 days Send Statement
- 60 days Send Statement with outstanding balance message
- 90 days Send Statement with a final notice message
- 120 days Send Collection Letter
- 135 days Transfer account to Collection agency

Patients will receive a 20% prompt-pay discount. To qualify, the balance due must be paid at the time of service or within 14 days from the date of their first statement.

Small Balance Write-Off:

- Total self-pay account balances less than or equal to \$4.99 will be written off as identified by the Revenue Cycle Staff.