



IS NOW PART OF



DEBT COLLECTION PROCESS

1. Lake Health has developed policies and procedures for internal and external collection practices (including action Lake Health may take in the event of non-payment such as collections action and reporting to credit agencies) that take into account the extent to which the patient qualifies for a waiver or discount from Lake Health.
2. After patient care service are provided; a charge is made by Lake Health.
3. Lake Health will first send a statement to the insurance carrier listing the patient care services provided and the charges for the services for payment. After adjudication by the insurance issuer, the remaining balance will be the responsibility of the patient or guarantor. If the patient is not insured, Lake Health will send a statement to the patient or guarantor listing the patient care services provided and the charges for the services for payment.
 - In the event the individual is eligible for partial waiver of the bill, any remaining balance will still be the responsibility of the patient or guarantor and Lake Health will engage in collection efforts as outlined in this policy.
 - In the event a patient or guarantor agrees to an extended payment plan or loan program and defaults on such obligation, Lake Health will continue with collection efforts in accordance with this policy.
4. If there is no response within 45 days, the patient will continue to receive up to 3 additional statements. During such timeframe, the patient may still apply for any of Lake Health's payment programs, including Medicaid PE, HCAP, financial assistance, extended payment plans, and loan program.
5. If there is still no response or effort to pay the amount owed, Lake Health will assign the account to a debt collector for collection efforts.
6. Notwithstanding any other provision of this policy or any other Lake Health policy regarding billing and collection, neither Lake Health nor any of its contractors shall engage in "extraordinary collection actions" before it makes reasonable efforts to determine whether an individual who has an unpaid invoice amount from Lake Health is eligible for financial assistance under this policy. "Extraordinary collection efforts" include the following:
 - Selling an individual's debt to a third party.
 - Reporting adverse information about the individual to consumer credit reporting agencies or credit bureaus.
 - Deferring or denying or requiring a payment before providing medically necessary care because of an individual's nonpayment of one or more bills for previously provided care covered under Lake Health's Financial Assistance Policy.
 - Actions that require a legal or judicial process, including, but not limited to:
 - Placing a lien on an individual's property;
 - Foreclosing on an individual's real property;
 - Attaching or seizing an individual's bank account or any other personal property;
 - Commencing a civil action against an individual;
 - Causing an individual's arrest;
 - Causing an individual to be subject to a writ of body attachment; and
 - Garnishing an individual's wages.
7. Lake Health may restrict the scheduling of non-emergent and non-urgent services for individuals with bad debt after a period of 120 days if a patient has not submitted a Financial Assistance Application. If a patient commences a Financial Assistance Application between days 121 and 240, no restriction of services may take place.
 - In addition, Lake Health may request payment up front or require an Extended Payment Plan to be in place as a condition to scheduling non-emergent and non-urgent services for individuals with bad debt.
8. If a patient does not commence a Financial Assistance Application before 240 days, Lake Health may take "Extraordinary collection efforts".