

# UW Medicine

**UW Medical Center and Harborview Medical Center**  
**Billing & Collection Policy**  
**Patient Accounts and Support Services**  
**Patient Financial Services**

## **PURPOSE**

The combined mission of the UW Medical Center and Harborview Medical Center is to improve the health of the public by advancing medical knowledge, providing outstanding primary and specialty care to the people of the region, and preparing tomorrow's physicians, scientists and other health professionals. To accomplish this mission the medical centers require a collection policy that:

- promotes timely payment of the services provided.
- is sensitive to each patient's individual financial circumstances.
- offers flexible and multiple options for patients to meet their financial obligations.
- combines facility and professional billing into one statement for services received on or after 3/27/2021.
- strives for quality customer service to resolve billing questions with a one-call resolution.

## **POLICY**

### INSURANCE BILLING

UW Medical Center and Harborview Medical Center Patient Financial Services will bill state, federal and other commercial insurance carriers. We do not hold the patient responsible for the bill until we have resolved all issues with the insurance carriers, including appeals of denials. Whenever possible, we act as a patient advocate to secure insurance payment before the facility and professional claims are changed to self-pay.

- Self-pay accounts are due within 30 days from the receipt of first statement unless other arrangements are made.
- Self-pay balances after insurance are due within 30 days from the receipt of first statement.
- UW Medical Center and Harborview Medical Center send patient statements every 30-days in a 120-day cycle.
- During this time, patients can make payment in full or financial arrangements which include:
  - Payment plan
  - Financial Assistance
  - Dispute of charges
  - Providing additional information for billing another payer or insurance
- Quality of care and billing accuracy issues are to be resolved as quickly as possible and prior to enforcing collection standards.
- Out-bound calls are placed to obtain payment or make financial arrangements.
- The fourth statement is a "Final Notice" informing the guarantor that their account will be placed with an outside bad debt collection agency if payment or arrangements for payment are not made within the next 30 days.
- Failure to respond or to send payment in full may result in placement with the bad debt collection agency.
- All patients who indicate financial challenges are to be screened for Financial Assistance and/or possible Medicaid coverage. Financial Assistance may be granted at any time, even after collection agency assignment but must be requested prior to a legal judgment.

## DISCOUNT OPTIONS

UW Medical Center and Harborview Medical Center are offering self-pay discounts to patients and guarantors who are uninsured or are receiving services not covered by their current insurance plan. Self-pay discounts are offered and applied in our billing system for both facility and professional charges.

- Uninsured (no coverage) full payment prior to services
  - 30% discount
  - 10% discount after 30% is applied
- Uninsured (no coverage) full payment post services
  - 30% discount
- Insured (not covered) full payment prior to services
  - 30% discount
  - 10% discount after 30% is applied
  - Deductible, co-pay, and/or co-ins are not discounted
- Insured (not covered) full payment post non-covered services
  - 30% discount
  - Deductibles, co-pay, and/or co-insurance are not discounted

If the services received are deemed statutorily non-covered by the patient / guarantor's insurance plan, the uninsured discount may be applied to the services that are not covered. If a patient is eligible for a UW Medicine Financial Assistance discount or Hardship discount this will supersede the self-pay discount program.

## CONVENIENT PAYMENT OPTIONS

UW Medical Center and Harborview Medical Center accepts cash (cashiers office only), personal check, electronic check or credit card for payment.

Credit Cards and Checks payments are accepted:

- Online Bill Pay in full or setup a payment plan via MyChart 24/7 [mychart.uwmedicine.org](http://mychart.uwmedicine.org)
- Automated phone line open 24/7— call 206.520.0400
- Customer Service M-F 8:00 a.m. to 5:00 p.m. (except holidays) to pay or set up a payment plan— call 206.520.0400
- Cash is accepted at UW Medical Center-Montlake and Harborview Cashiers Office only
- Patient portions are due upon receipt of initial post-discharge billing statement unless payment arrangements are made or a Financial Assistance application has been submitted.

## PAYMENT PLANS

Payment arrangements are established upon patients' request with Patient Accounts and Support Services. Typically, this would allow up to 12 months of equal payments or up to 24 months if approved circumstances apply. For Harborview Medical Center and UW Medical Center payment plans are interest free.

## MEDICAL LIENS

When a patient is a victim of an accident or other wrongful act, their health insurance company will generally, not pay for medical services once it is determined that another party will ultimately be liable. In addition, a patient may not have insurance but may be seeking settlement from the responsible party. In these situations, UW Medicine may file a lien against the future personal injury settlement. A lien is a form of security interest over real or personal property to secure the payment of a debt.

## ACCOUNTS PLACED IN COLLECTIONS

Activities may include:

- An initial notice which informs the guarantors they have 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid: eligible for credit reporting on the 180th day.

- Telephone calls.
- Legal judgments with subsequent wage garnishment.
- Medical liens.

#### ADDITIONAL INFORMATION REGARDING COLLECTION ACCOUNTS

- Patient Accounts and Support Services must authorize any legal action taken on any account.
  - A suit will not be authorized if there is not meaningful employment.
  - Legal action will be taken on behalf of UW Medical Center and Harborview Medical Center by a "Special" Assistant Attorney General on retainer by the agency.
- Accounts that have been placed with either of two contracted agencies for one year are placed with the other agency as a secondary placement, unless payment arrangements have been made or legal judgment has been obtained.
- Secondary placements are returned after an additional year if they have had no activity within the preceding 90 days.
- Accounts returned from secondary placement are deemed uncollectable and removed from our Collection Agency Accounts Receivable (A/R).
- Unpaid balances may remain on the guarantor's credit history for seven years or for ten years if a legal judgment was obtained.

#### EXTRAORDINARY COLLECTIONS ACTIONS (ECA)

1. ECAs include placing liens on an individual's property, reporting an individual to a credit agency, garnishing wages and requiring payment or deposit prior to providing medically necessary care. Patient accounts shall not be subjected to any ECAs, either by UW Medical Center, Harborview Medical Center, or the collection agency to which they are assigned.
2. Medical Centers will not have made reasonable efforts to determine eligibility simply by obtaining a signed waiver from the patient, nor will Hospital be considered to have made reasonable efforts if Hospital determines ineligibility based on information it has reason to believe is unreliable or incorrect or is obtained from the patient under duress or through coercion. Reasonable efforts have been made to determine Financial Assistance eligibility include the following:
  - a. Any ECAs initiated are suspended if an incomplete application is received, written notification of missing information/documents is sent to patient including notification of any ECAs Medical Center (or Medical Center's agent) may initiate or resume if application or payment is not received by a specified deadline;
  - b. All billing statements contain a conspicuous notice regarding the availability of Financial Assistance with a phone number to call for information/assistance and the direct web site address where copies of the Financial Assistance documents may be obtained;
  - c. The Financial Assistance plain language summary is included with the 4<sup>th</sup> billing statement to increase awareness;
  - d. Completed Financial Assistance applications are processed in a timely manner and patient is notified in writing of the determination, provided an updated billing statement if a balance remains, and refunded if payment has been made in the approved period that is supported by an application;
  - e. UW Medicine may waive income requirements, documentation and verification if Financial Assistance eligibility is obvious. UW Medicine staff discretion will be exercised in situations where factors such as social or health issues exist. In such cases, UW Medicine shall rely upon written and signed statements from the responsible party for making a final determination of eligibility.
3. 120 days have elapsed since the first post-discharge billing statement; and
4. The following notification requirements have been met (at least 30 days prior to initiation of the ECA) and sufficient effort has been made to determine patient's eligibility for Financial Assistance:
  - a. Written notification sent notifying of Financial Assistance availability;

- b. Provision of a Financial Assistance plain language summary;
  - c. Notice of the action(s) to be taken upon nonpayment have been provided;
  - d. Notice of the date after which the action(s) will be taken if payment is not received; and
  - e. Attempts made to verbally discuss the Financial Assistance policy and application with the patient.
5. Credit reporting may occur 180 days after the first post-discharge billing.
6. Lawsuits for past due balance may not be filed prior to 240 days after the first post discharge billing.

#### EQUAL TREATMENT OF ALL PATIENTS/GUARANTORS

UW Medical Center and Harborview Medical Center process patient accounts in a manner consistent with this collection policy. Under no circumstances are age, race, color, religion, sex, sexual orientation or national origin considered in applying this policy.

#### RESOURCES

A copy of this policy, as well as copies of the Financial Assistance Policy, Financial Assistance Plain Language Summary, and Financial Assistance application may be obtained by contacting one of the UW Medicine Financial Assistance locations. Documents can also be obtained online at [uwmedicine.org/financialassistance](http://uwmedicine.org/financialassistance).

The UW Medicine Insurance and Billing website offers patient resources at [uwmedicine.org/patient-resources/billing-and-insurance](http://uwmedicine.org/patient-resources/billing-and-insurance).