

Bad Debt Suspension Policy Overview

November 2019



Patient falls onto pre-suspension report after a collection agency placement of \$1,000 or more

Providers that have delivered care in the last 6 months and upcoming appointments are notified of the potential suspension and asked to review within 14 days of receipt.

If Suspension is not approved, a medical reason must be provided.

If Suspension is approved or a response is not received, the account becomes Suspension eligible.

Patient is sent Pre-Suspension Notice

Pre-Suspension Process

Exceptions



- ❖ Current patients with established care in Cardiology, Oncology, Chemotherapy and/or Radiation
- ❖ Patients with IHP insurance assigned to Duly (Dupage Medical Group)
- ❖ Patients with BCBS Community Insurance
- ❖ IME/Workers Compensation Visits that are in process
- ❖ One-Time Hospital Follow Up with their already established PCP or Provider seen at Hospital.

Pre-Suspension



- ❖ Patient has a Bad-Debt Placement of \$1,000.00 or more in a one-month period, with an outside agency.
- ❖ Patient is sent a Pre-Suspension letter and account is marked **Pending Bad Debt Dismissal**.
- ❖ To avoid suspension patient must set up the required payment plan on any current and bad debt balances before the expiration on the date of their pre-suspension letter.

Pre-Suspension Letter

Dear

We have made several attempts to contact you for payment through statements and letters, yet we have not received payment. At this time, we are reviewing your account and you will be suspended from the care provided by DuPage Medical Group. **No appointments or services will be rendered to you or anyone on your account and any previously scheduled appointments will be cancelled,** unless you take immediate action.

In order to avoid suspension, you must set up recurring payment plans on both your balance at the Collection Agency and on any self-pay balance you have with according to guideline standards. Please contact our Self-Pay Collection Department at 630.348.3102 for more information.

You have until 11/26/2019 to respond to this letter. If we do not hear from you by this date, you will be suspended until you set up recurring payment plans.

If you choose to seek care with another physician we will forward up to two years of your medical records at no cost, with the receipt of a properly executed medical records authorization form. Please contact RecordConnect Copy Service at (630) 873-8748 to get copies of your medical records. If you need the name of a physician, please contact your insurance carrier or your county's Medical Society or Health Department for an appropriate referral.



- ❖ Patient did not respond to pre-suspension letter and was suspended from care. Patient cannot seek treatment until payment arrangements have been made.
- ❖ Patient is sent a letter as notice of Suspension. It includes all patients on the account and accounts listed as well as the total current and bad debt balances. The account is marked **Suspended/Bad Debt**.
- ❖ **Patients can be seen for emergent visits in the first 30 days of suspension.**
- ❖ Reinstatement is completed in 24-48 business hours once Collections is notified that the payment plan was set up with the agency. Additionally, any current balance must be set up on auto-pay with first payment received.

Suspension Letter

Dear [redacted]

We have made several attempts to contact you for payment through statements and letters, yet we have not received payment. At this time, we are suspending you and *** from the care provided by [redacted]. **No appointments or services will be rendered to *** and any appointments *** may have had have been cancelled.** *** can continue to be seen for *** care.

The above patients can be seen in the 30 days from the date of this letter for medical emergencies if approved by Clinical Staff. Your access MyChart has been deactivated. We are concerned about the health and well-being of all of our patients and would like to continue to service your health needs, however your collection balances must be paid. You currently have a balance of \$*** at {Collection Agencies:5406}. This suspension will be in effect until your collection balance is paid in full or a payment plan of at least \$***/month is set up with the collection agency. Please contact {Collection Agencies:5406} to set up suitable arrangements. In reviewing your account we see that you have a \$*** balance in patient due, please call Customer Service at (630) 942-7998 to set up a payment plan. If you have another balance sent to collection, you will be re-suspended until your entire collection balance is paid in full.

Please call us at (630) 348-3102 once you have set up payment arrangements. The suspension will be lifted **the next business day**, once we verify this with the Collection Agency.

If you default on your payment plan with [redacted] or {Collection Agencies:5406} you will be suspended until your entire balance is paid in full.

Bad Debt Reinstated

- ❖ Patient has set up appropriate payment plans on all accounts and first payments have been received.
- ❖ Patient is sent a letter of reinstatement which details that any missed payments with agency or provider will result in suspension final.
- ❖ Patients MyChart account will be reinstated within 3 business days.
- ❖ Any cancelled appointments will need to be rescheduled by the patient.
- ❖ **CA Payment Plan** Status is added to the account.



Reinstatement Letter

Dear [REDACTED]

This letter is to inform you that you have been reinstated as a patient of DuPage Medical Group. Thank you for {REASON FOR REINSTATEMENT:5108} {Collection Agencies:5406}.

Effective immediately you and *** will be able to schedule appointments with your [REDACTED]. **Please note, any appointments that have been cancelled are not automatically rescheduled, it is your responsibility to call the providers office to reschedule them.** Your MyChart access will be reinstated within 3 business days.

If you default on your payment arrangements with [REDACTED] or {Collection Agencies:5406} you will be re-suspended until your entire collection balance is paid in full.

Please contact our Customer Service Department at (630) 942-7998 from 8:00 AM to 5:00 PM Monday through Friday if you have any questions.

Delinquent/Pre-Suspension Final

- ❖ Patient has defaulted on current self-pay payment plan, had another placement go to the agency or defaulted on their agency payment plan.
 - ❖ Patient is sent one of two letters:
 - ❖ **Delinquent:** patient defaulted on current balance or had another placement sent.
 - ❖ **Pre-Suspended Final:** Patient defaulted on payment plan with the agency.
 - ❖ Patients must call and reset payment/bring plan current to avoid final suspension before date indicated on letter.
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- ❖ All Patient Contact regarding suspension should be documented in the account. The representative should review all letter details and be prepared to inform the patient the steps they need to take to prevent suspension final and collect any necessary missed payments towards a current balance.



Defaulted Payment Plan with Agency Letter

Dear

{Collection Agencies:5406} has made several attempts to contact you regarding your defaulted payment plan with them. You must contact {Collection Agencies:5406} before 11/30/2019 to reinstate this payment plan or your account will be suspended final. **No appointments or services will be rendered to you or anyone on your account and any previously scheduled appointments will be cancelled.** This final suspension will remain in force until you have paid the entire collection balance in full.

In order to avoid final suspension, you must contact {Collection Agencies:5406} to reset your recurring payment plan with them. You must also set up a recurring payment plan on any balance you have with . Please contact our Self-Pay Collection Department at 630.348.3102 if you have any questions.

If you choose to seek care with another physician, we will forward up to two years of your medical records, at no cost, with the receipt of a properly executed medical records authorization form. Please contact RecordConnect Copy Service at (630) 873-8748 to get copies of your medical records. If you need the name of a physician, please contact your insurance carrier or your county's Medical Society or Health Department for an appropriate referral.

Suspension Final

- ❖ Patient has not responded to Final Warning and is now suspended until the entire collections balance is paid in full.
- ❖ Patient is sent a **Bad Debt Suspension Final** letter and **Suspended BD Final** status is added.
- ❖ Patient must pay current and bad debt balances in full prior to reinstatement.
- ❖ Escalated complaints that have been marked Suspended Final may be reviewed for One-Time Courtesy Policy.



Suspended Final Letter

Dear [REDACTED]

You have defaulted on your payment plan at {Collection Agencies:5406}. At this time, we are suspending you from the care provided by [REDACTED] until your entire bad debt balance of \$*** is paid in full.

No appointments, services or MyChart access will be rendered to you or *** until your balance is paid in full with {Collection Agencies:5406}. You can be seen in the 30 days from the date of this letter for medical emergencies. We are concerned about the health and well-being of all of our patients and would like to continue to service your health needs, however until your collection balance is paid you will be unable to schedule services with any [REDACTED] provider. Please contact {Collection Agencies:5406} to pay your balance.

If you choose to seek care with another physician we will forward up to two years of your medical records at no cost, with the receipt of a properly executed medical records authorization form. Please contact RecordConnect Copy Service at (630) 873-8748 to get copies of your medical records. If you need the name of a physician, please contact your insurance carrier or your county's Medical Society or Health Department for an appropriate referral.

One Time Courtesy Reinstatement

- ❖ Any calls taken by Collections or Customer Service should be noted in the account. The suspension final status should be reviewed with the patient. However, each patient will be allowed a one-time courtesy reinstatement, if they reset the required payment plans, and make the first payments. **The representative must direct the patient to the agency for the one time courtesy reinstatement** after all current balances have been paid or set up on a payment plan, if applicable.
- ❖ One time reinstatement will be completed 24-48 business hours after we are notified by the agency.
- ❖ Patient will be sent a reinstatement letter and MyChart will be reinstated within 3 business days.
- ❖ Any cancelled appointments will need to be rescheduled by the patient.
- ❖ Account Notes must be uniform and placed on the account as follows:

*** called in regarding suspension final letter, went over guidelines. Advised patient that we will do a one time reinstatement, informed if they miss one more payment on either their SP balance or collection balance they will be suspended final - with no exceptions. Provided patient with *** phone number.

What should I do if a suspended patient calls or walks in that needs an appointment?



- ❖ Review policy to determine if the appointment means exception criteria.
- ❖ Clinical Staff or Nurse will call the collections department (630-348-3102) Mon-Fri 8am-4:30pm to have the suspension status lifted for a exception appointment
- ❖ If exception visit is required after hours, the patient can be treated using down time procedure.
- ❖ The department should contact collections during business hours to notify of downtime visit.

What if the patient doesn't fall within the guidelines and care must be delivered?



- ❖ Physician charges must be entered at no-charge.
- ❖ All ancillary services, diagnostic imaging and lab services must be sent through the hospital.

This should not be communicated with a patient! May only be provided to a clinical staff member when appropriate.