

Type of Policy:	PUBLIC	Category:	Revenue Management
Title:	Patient Billing and Collections Policy (Self Pay)	Policy #:	1002
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Issue Date:	01/2021	Developed By:	Revenue Management Michele T. Napier, Chief Revenue Officer
Revision Dates:	10/2023	Approved By:	Signature On File Leslie Flake, Chief Financial Officer

I. POLICY:

It is the policy of Bayfront Health St. Petersburg that:

1. Payment on accounts will be pursued consistently, regardless of race, age, gender, ethnic background, national origin, citizenship, sexual orientation, primary language, religion, education, employment or student status, disposition, relationship, insurance coverage, community standing, or any other discriminatory differentiating factor.
2. This policy must be approved by the Board of Directors or an authorized body of the tax-exempt hospital.
3. Bayfront Health St. Petersburg or a Bayfront Health St. Petersburg Designee will not engage in any extraordinary collection actions (as defined herein) against an individual to obtain payment for care before reasonable efforts have been made to determine whether the individual is eligible for assistance for the care under its Financial Assistance Policy (FAP).
4. Bayfront Health St. Petersburg will widely publicize its FAP by posting on <https://www.bayfronthhealth.com/patient-information/financial-information/financial-assistance-program>
5. Bayfront Health St. Petersburg Designee will offer a copy of the FAP and the Plain Language Summary before, during, or after the patient’s hospital stay. Every Patient/Guarantor will be given reasonable time and communication to be aware of and understand their financial responsibility. The Patient/Guarantor will be held financially responsible for services actually provided and adequately documented. Understanding each patient’s insurance coverage is the responsibility of the guarantor. Any self-pay liability secondary to insurance coverage is defined by the patient’s insurance coverage and benefit plan.
6. Bayfront Health St. Petersburg or a Bayfront Health St. Petersburg Designee relies on the explanation of benefits and other information from the Patient/Guarantor and the insurance carrier for eligibility, adjudication of the claim, and financial responsibility determinations.

II. DEFINITIONS:

When used in this policy these terms have the following meanings:

- A. Amounts Generally Billed (AGB): Amounts generally billed for emergency or other medically necessary care to individuals who have insurance coverage.
- B. Application Period: The period during which Bayfront Health St. Petersburg must accept and process an application for financial assistance under its FAP submitted by an individual in order to have made reasonable efforts to determine whether the individual is eligible for financial assistance under the policy. The Application Period begins on the date the care is provided and ends on the latter of the

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240th day after the date that the first post-discharge billing statement for the care is provided or at least 30 days after Bayfront Health St. Petersburg provides the individual with a written notice that sets a deadline after which ECAs may be initiated.

- C. Extraordinary Collection Actions (ECAs): Extraordinary Collection Actions means any action taken against an individual related to obtaining payment of a Self-Pay Account that requires legal or judicial process or involve selling Self-Pay Account to another party or reporting adverse information about the Guarantor to consumer credit reporting agencies or credit bureaus (IRS Code Section 501(r)(6)).
- D. Financial Assistance Policy (FAP): Bayfront Health St. Petersburg’s Financial Assistance Policy.
- E. FAP-Eligible Individual: An individual eligible for financial assistance under Bayfront Health St. Petersburg’s FAP (without regard to whether the individual has applied for assistance under the FAP).
- F. Guarantor: The individual receiving care and/or the financially responsible party.
- G. Patient/Agent/Legal Representative: A person who, under applicable law, has the authority to act on behalf of an individual. A legal representative includes a healthcare surrogate, proxy, guardian, or parent or other person acting in place of a parent (in loco parentis) for an un-emancipated minor, or an executor or administrator of an estate.
- H. Self-Pay Account: An account, including a portion of an account, which is the responsibility of the Patient/Guarantor.

III. PROCEDURE:

- A. The hospital bills patients for their out-of-pocket amounts over 120 days.
- B. Bayfront Health St. Petersburg or a Bayfront Health St. Petersburg Designee may attempt to contact the Patient/Guarantor or send billing statements via telephone, mail, text message, MyChart, or email during the billing cycle to pursue collections.
- C. If payments are not made, and no FAP application is received, the account may age into collections.
- D. Extraordinary Collection Actions (ECAs):
 - 1. It is the policy of Bayfront Health St. Petersburg not to engage in ECAs against an individual to obtain payment for care before making reasonable efforts to determine whether the individual is eligible for assistance under its FAP policy.
 - 2. ECAs include:
 - a. Selling a patient’s debt to another party.
 - b. Reporting adverse information about the individual to consumer credit reporting agencies or credit bureaus.
 - c. Deferring or denying, or requiring payment before providing, medically necessary care because of an individual’s nonpayment of one or more bills for previously provided care, covered under Bayfront Health St. Petersburg’s FAP.
 - d. Bayfront Health St. Petersburg may pursue all available means in the collection

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of delinquent accounts including those actions requiring a legal or judicial process. However, legal action will NOT include bank garnishment, repossession of assets, and foreclosures.

- e. Bayfront Health St. Petersburg must be notified of and approve of any legal action being taken in the collection of delinquent accounts by any vendors working on behalf of Bayfront Health St. Petersburg.

E. Efforts to Determine FAP Eligibility:

1. Bayfront Health St. Petersburg will allow Patients/Guarantors to submit complete FAP applications during a 240-day Application Period (as described herein).
2. Bayfront Health St. Petersburg will not engage in ECAs against the Patient/Guarantor without making reasonable efforts to determine the patient’s eligibility under the FAP. Specifically:
 - a. Bayfront Health St. Petersburg will notify individuals about the FAP as described herein before initiating any ECAs to obtain payment for care, and refrain from initiating such ECAs for at least 120 days from the first post-discharge billing statement for the care.
 - b. If Bayfront Health St. Petersburg intends to pursue ECAs, the following will occur at least 30 days before first initiating one or more ECAs: Bayfront Health St. Petersburg will notify the patient in writing that financial assistance is available for eligible individuals; identify the ECAs the facility (or other authorized party) intends to initiate to obtain payment for the care; and state a deadline after which such ECAs may be initiated that is no earlier than 30 days after the date that the written notice is provided.
3. The above notice will include a Plain Language Summary of the FAP.
4. Bayfront Health St. Petersburg will make a reasonable effort to orally notify the patient about the FAP and how the individual may obtain assistance with the application process.
5. If Bayfront Health St. Petersburg aggregates an individual’s outstanding bills for multiple episodes of care before initiating one or more ECAs to obtain payment for those bills, it will refrain from initiating the ECAs until 120 days after it provided the first post-discharge billing statement for the most recent episode of care included in the aggregation.

G. Bayfront Health St. Petersburg will process FAP applications as outlined in the Financial Assistance Policy.

1. If an individual submits a complete FAP application during the application period, Bayfront Health St. Petersburg will:
 - a. Suspend any ECAs to obtain payment for the care.
 - b. Make an eligibility determination as to whether the individual is FAP-eligible for the care and notify the individual in writing of the eligibility determination (including, if applicable, the assistance for which the individual is eligible) and the basis for this

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- determination.
2. If the individual is determined not to be FAP eligible for the care, Bayfront Health St. Petersburg will proceed as follows:
 - a. A billing statement that indicates the amount the individual owes for the care will be provided.
 - b. The account will resume the collection flow cycle, as indicated above, as Bayfront Health St. Petersburg will continue to pursue payment on outstanding balance.
- H. If the individual is determined to be eligible for assistance other than free care, the patient/guarantor can request the actual percentage discount applicable by contacting the Bayfront Health St. Petersburg Financial Assistance team at 321.843.8955. Patient responsibility will be calculated through the AGB as indicated in the Bayfront Health St. Petersburg FAP.
1. Bayfront Health St. Petersburg will refund to the patient/agent any amount he or she paid for the care that exceeds the amount he or she is determined to be personally responsible for paying as an FAP eligible individual, unless the excess amount is less than \$5 (or such other amount published in the Internal Revenue Bulletin).
 2. Take reasonable measures to reverse any ECAs taken on the patient.
- I. Miscellaneous Provisions:
1. Anti-Abuse Rule- Bayfront Health St. Petersburg will not base its determination that an individual is not FAP-eligible on information that Bayfront Health St. Petersburg has reason to believe is unreliable or incorrect or on information obtained from the individual under duress or through the use of coercive practices.
 2. Determining Medicaid Eligibility- Bayfront Health St. Petersburg will not fail to have made reasonable efforts to determine whether an individual is FAP-eligible for care if, upon receiving a complete FAP application from an individual who Bayfront Health St. Petersburg believes may qualify for Medicaid, Bayfront Health St. Petersburg postpones determining whether the individual is FAP-eligible for the care until after the individual's Medicaid application has been completed and submitted and a determination as to the individual's Medicaid eligibility has been made.
 3. No Waiver of FAP Application- Obtaining a signed waiver from an individual, such as a signed statement that the individual does not wish to apply for assistance under the FAP or receive the notifications described herein, will not itself constitute a determination that the individual is not FAP-eligible.
 4. Final Authority for Determining FAP Eligibility- Final authority for determining that Bayfront Health St. Petersburg has made reasonable efforts to determine whether an individual is FAP-eligible and may therefore engage in ECAs against the individual rests with the Bayfront Health St. Petersburg Revenue Management Department.

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5. Agreements with Other Parties- If Bayfront Health St. Petersburg sells or refers an individual’s debt related to care to another party, Bayfront Health St. Petersburg will enter into a legally binding written agreement with the party that is reasonably designed to ensure that no ECAs are taken to obtain payment for the care until reasonable efforts have been made to determine whether the individual is FAP-eligible for the care.
6. Providing Documents Electronically- Bayfront Health St. Petersburg may provide any written notice or communication described in this policy electronically (for example, by email) to any individual who indicates he or she prefers to receive the written notice or communication electronically.

IV. DOCUMENTATION:

None.

V. REFERENCES:

- A. Bayfront Health St. Petersburg’s Financial Assistance Policy, 1001: [Financial Assistance Program \(bayfrontstpete.com\)](http://bayfrontstpete.com)
- B. Bayfront Health St. Petersburg Provider Listing: [Financial Assistance Program \(bayfrontstpete.com\)](http://bayfrontstpete.com)
- C. Bayfront Health St. Petersburg Financial Assistance Application: [Financial Assistance Program \(bayfrontstpete.com\)](http://bayfrontstpete.com)
- D. Bayfront Health St. Petersburg Financial Assistance Policy Plain Language Summary: [Financial Assistance Program \(bayfrontstpete.com\)](http://bayfrontstpete.com)
- E. Foreign Language Translations of Bayfront Health St. Petersburg FAP Documents: [Financial Assistance Program \(bayfrontstpete.com\)](http://bayfrontstpete.com)
- F. U.S. Department of Health and Human Services Poverty Guidelines: [Poverty Guidelines | ASPE](https://www.hhs.gov/poverty/)
- G. Federal Register Vol. 79 No. 250: <https://www.gpo.gov/fdsys/pkg/FR-2014-12-31/pdf/2014-30525.pdf>
- H. United States Internal Revenue Service (2019), “Requirements for 501(c)(3) Hospitals Under the Affordable Care Act – Section 501(r)” <https://www.irs.gov/charities-non-profits/charitable-organizations/requirements-for-501c3-hospitals-under-the-affordable-care-act-section-501r>

VI. ATTACHMENTS:

None.