



Summa Rehab Hospital

29 North Adams Street

Akron, Ohio 44304

HOSPITAL BILLING AND COLLECTION POLICY

PURPOSE:

This policy outlines Summa Rehab Hospital's patient billing and collection procedures. This policy shall apply to the Hospital, the Central Billing Office (CBO), and any collection agencies engaged by the Hospital.

PRINCIPLES:

Summa Rehab Hospital exists to serve the rehabilitative needs of the people in our community. Our ability to serve well requires a relationship with the community built on trust and compassion. The following principles are intended to strengthen that relationship and reassure patients of our commitment to caring.

Communicate Effectively:

- The Hospital is committed to communicating financial obligations and available financial assistance options in a manner that treats all patients equitably and with compassion, dignity, and respect.
- The Hospital will provide patients with financial counseling regarding their Hospital bill and respond promptly to billing questions and requests for financial assistance.
- The Hospital will make available specific information in a meaningful format about what is charged for services when requested.
- The Hospital will publish the Financial Assistance Policy and the Financial Assistance Application on the Hospital website, it will also be available upon request at the Hospital.

Help Patients Qualify for Coverage:

- Through the financial counseling process, the Hospital will make efforts to help patients identify potential sources of coverage, and help patients determine if they qualify for public assistance programs or for hospital-based assistance programs. The Hospital will help patients apply for coverage, or direct patients to other services that can help them get enrolled.
- The Hospital will make available to the public information on hospital-based charity care practices and other known programs of financial assistance and communicate this information to patients in a way that is easy to understand.
- The Hospital will share these practices with appropriate community health and human service agencies and other organizations that assist people in need.



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Make Care More Affordable for Patients with Limited Means:

- The Hospital will review all current charges and ensure that charges for services and procedures are reasonable.
- The Hospital may, on a case-by-case basis, approve payment plan arrangements for patients who indicate they may have difficulty paying their account balance in a single installment.
- When a patient does not qualify for Financial Assistance, the Hospital may recognize unique cases of financial hardship and offer discounts for patients who, after receiving financial counseling from the Hospital, are determined to be eligible under the Hospital’s criteria for such discounts. Such discounts are not part of the Financial Assistance Policy and may not be combined with Financial Assistance discounts.

Ensure Fair Billing and Collection Practices

- The Hospital will follow patient-friendly billing processes that are clear, concise, and accurate.
- The Hospital may contract with third-party debt collection companies to pursue collection of patient account balances. The Hospital will require any contracted third-party debt collection company to operate in compliance with the Hospital billing and collection policy and the Fair Debt Collection Practices Act.
- The Hospital will ensure that patient account balances are pursued fairly and consistently, reflecting the public’s high expectations of the Hospital.

DEFINITIONS:

Patient: The individual receiving medical treatment and/or, in the case of an unemancipated minor or other dependent, the parent, legal guardian or other person (guarantor) who is financially responsible for the patient.

Covered Services: Medically necessary care provided by the Hospital. Covered Services do not include services that are not medically necessary, or care that is provided by physicians or other healthcare providers who bill “privately.”

Financial Assistance: Reduction of an eligible individual’s financial responsibility for Covered Services under the terms of the Financial Assistance Policy.

Financial Assistance Policy: Policy describing the Hospital’s procedures for providing free or discounted emergent or other medically necessary care to eligible patients, which includes eligibility criteria, basis for calculating charges, and procedures for applying for Financial Assistance.

Reasonable Collection Efforts: Reasonable collection efforts may include but are not limited to, billing statements, phone calls, letters, electronic mail, text messages.



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POLICY:

General:

- The Hospital generally expects patients and third-party payers to satisfy financial obligations in full, including but not limited to, deductibles, co-insurance and co-pays.
- Subject to compliance with the provisions of this policy and applicable law, the Hospital reserves the right to take available legal action required to obtain payment from the patient or third-party payers for unpaid account balances.
- The Hospital will provide itemized billing statements timely, upon request.
- The Hospital will maintain records to document billing and collection efforts on each patient's account. Such records will be subject to the Hospital's applicable privacy and document retention policies.
- The patient's responsibilities include:
 - a) Providing the Hospital with complete and timely insurance, demographic and financial information
 - b) Notifying the Hospital of potential third-party sources of payment such as worker's compensation, automobile or other liability insurance, or litigation recoveries.
 - c) Obtaining and maintaining health insurance coverage, if affordable coverage is available to them, and paying any applicable co-pays, deductibles, and co-insurance.
 - d) Understanding and complying with the requirements and limitations of their health insurance coverage, including but not limited to network limitations, referral and pre- authorization requirements, and timely submission of claim forms.
 - e) Responding timely to requests for information made by the patient's health insurance and/or the Hospital, as required to reimburse the Hospital for services provided.
 - f) Adhering to agreed payment plan terms.
 - g) For patients seeking Financial Assistance, submitting a complete and timely Financial Assistance Application, and cooperating as requested in applications for other coverage such as Medicaid or other government programs.

Billing and Collection of Patient Account Balances:

- The Hospital will make reasonable attempts to verify patient coverage for the services to be provided.
- In general, patients are expected to timely pay any account balances that are not paid by a third-party payer. Patients who seek non-emergent healthcare services may be requested to pay in advance for services that will not be covered by third-party payers, including co-payments, deductibles, and co-insurance amounts.
- The Hospital will bill third-party payers in accordance with the requirements of applicable law and the terms of applicable third-party payer contracts.



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- Once the patient balance due has been determined, the Hospital will begin Reasonable Collection Efforts in an attempt to collect the balance. In general, collection efforts will continue until such time as the balance is paid in full or efforts exhausted.
- All patient billing statements will include a notice regarding the Financial Assistance Policy, including information on how to obtain copies of the Financial Assistance Policy and the Financial Assistance Application.
- Patients found eligible for Financial Assistance will be refunded such patient payments in excess of the amount determined to be owed by the patient.