

GREENVILLE HEALTH SYSTEM POLICY AND PROCEDURES

Manual of Policy Directives

POLICY NAME: Billing and Collections

POLICY STATEMENT: In keeping with our mission to heal compassionately, teach innovatively and improve constantly, Greenville Health System (GHS) is committed to providing education to patients and guarantors regarding billing and collection practices of GHS. This includes financial assistance for those who cannot pay all or a part of their bill.

A further responsibility of Greenville Health System requires it to generate sufficient revenues in order to provide high quality patient care and to maintain a sound financial position. Because the primary source of operating revenue for Greenville Health System consists of collections for services rendered to patients, it is imperative that reimbursement from patients or other responsible parties be optimized. In order to keep hospitalization costs at a minimum for the community, GHS has adopted this policy.

All facilities of the Greenville Health System are available to patients without regard to race, color, religion, age, sex or national origin or any other discriminatory differentiating factor. Emergency services will not be denied because of an inability to pay. Satisfactory financial arrangements are required before elective services are rendered. Elective cases without satisfactory financial arrangements may be deferred with physician consent.

BILLING PROCESS/PAYMENT ARRANGEMENTS: GHS offers options for both uninsured and underinsured patients who do not qualify for financial assistance. Representatives can help patients arrange payment plans for any remaining balances of bills not covered under insurance or financial assistance.

During the 120 days following the first notice, patients will be contacted by GHS four times by billing statements and/or phone calls reminding them of their bill(s). During this 120-day period, patients are expected to pay their bill(s) in full, set up a payment plan, or apply for financial assistance.

Bills not paid or set up on payment plans within 120 days after the first billing date may be reported to credit agencies, placed with a collection agency or attorney, or filed as a lien against real estate or personal property. Patients may apply for financial assistance during the collection process by calling Customer Service at (864) 454-9604 or 1-844-302-8298 (toll free). The filing deadline is 8 months from the date of service.

PAYMENT PLAN OPTIONS: The Greenville Health System offers hospital patients two options for payment when financial assistance (hospital charity/hospital sponsorship) or insurance is not available:

- a. In-house interest free payments for up to twelve (12) months in duration.
- b. If payments are needed beyond twelve (12) months, reasonable payment arrangements with interest are available with an outside agency for patients who have no other resources or means to pay and do not qualify for hospital charity or hospital sponsorship.
- c. Patients may contact a Customer Service Representative at (864) 454-9604 or 1-844-302-8298 (toll free) for details.

BILLING STATEMENT CYCLE: The statement cycle will be measured from the first statement sent to the patient (date sent) and include the following:

- Subsequent statements sent to the patient/guarantor in 30 day increments to derive at the statement process:
 - 1st – Date of first statement
 - 2nd – 30 Days after first statement
 - 3rd – 60 Days after first statement
 - 4th – 90 Days after first statement and includes notice of submission to Collection Agency if amounts left unpaid or Hospital Financial Assistance application not received
 - 5th – 120 Days after first statement – Submission to Collection Agency (letter sent from Collection Agency), subject to the provisions of this policy.
 - A secondary Collection Agency may be used, subject to the provisions of this policy

UNINSURED DISCOUNT: Uninsured patients will receive a 20% uninsured discount. This discount will show on the first statement. The discount does not apply to outpatient package prices. The discount will not apply to any accounts related to an accident until it is confirmed that there is no liability coverage.

SC REFUND TAX SET-OFF: Delinquent debts for hospital bills may be submitted to the SC Department of Revenue to be set off against individual tax refunds. Legal notices will be sent on these accounts. Payment is due by November 01, to avoid set off against individual tax refunds.

A written protest may be submitted to the hospital within thirty (30) days of the legal notice.

IMPORTANT NOTE: This policy covers only the hospital bill.