 NORTH MISSISSIPPI MEDICAL CENTER	Department: Department(s): All Access areas within all facilities		Issued Date: 10/01/2024
	Document Owner: Carol Plato	Last Review: Last Periodic Review Date 10/01/2025	Last Modified: { Date Archived }
Title: Point of Service Collections Policy and Procedure		Approved	

Policy

North Mississippi Health Services shall assist patients and/or guarantors with their financial obligations whenever possible by accepting payment, helping them to make appropriate payment arrangements, and/or by evaluating them for financial assistance. All patients will receive a written estimate of their out of pocket expense.

The obligation for payment for healthcare services becomes effective when services are rendered. All patients receiving treatment at NMHS are responsible for paying patient portions at time of scheduling or at time of service, unless eligible for financial assistance.

Purpose

To ensure patients receive estimates as soon as possible. To ensure the written estimate and financial obligation information from insurance are explained to patients. To ensure patients know their right to apply for financial assistance. To ensure NMHS access staff communicate and collect patient portions prior to, or at time of service.


Scope

This policy will cover all admission and patient access areas at NMHS facilities.

Procedure

I. Patients with Insurance

- A. Scheduling:** Provide and explain patient portions due at time of scheduling. Collect, whenever possible, at time of scheduling.
- B. Pre-Registration:** Provide and explain patient portions due at time of pre-registration. Collect, whenever possible, at time of pre-registration.
- C. Out of Network patients:** NMHS will agree to Single Case Agreements for unusual payers and out of network payers. These agreements will require an estimate. Only a straight 40% discount will be allowed/agreed to. Payer will have to pay 60% of

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charges. Patients will still be required to pay out of pocket expense prior to date of service. SCA must be approved by a director level or above.

- D. Registration:** If patients have not paid their portion by time of service, collect whenever possible, at time of service.

Any patient who pays his or her account in full on the date of service or before can receive a 25% discount on balance due.

- E. Patients with Bad Debt Balances:** Patients with balances in bad debt (from within the last 12 months) may be asked to pay all outstanding bills prior to receiving non-urgent services. Please see EPIC to know if patient has previous bad debts.

II. Patients who are under-insured or uninsured

- A. Scheduling:** Provide and explain patient portions due at time of scheduling. Collect, whenever possible, at time of scheduling.


- B. Pre-Registration:** Provide and explain patient portions due at time of pre-registration. Collect, whenever possible, at time of pre-registration.

- C. Registration:** If patients have not paid their portion by time of service, collect whenever possible, at time of service.

Any patient who pays his or her account in full on the date of service or before can receive a 57% discount on balance due.

- D. Patients with Bad Debt Balances:** Patients with balances in bad debt (from within the last 12 months) may be asked to pay all outstanding bills prior to receiving non-urgent services.

- E.** Patients who qualify for financial assistance do not have to pay

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III. Financial Assistance

- A. Patients who are unable to pay their estimated liabilities at the point of service will be asked to complete a financial assistance application prior to receiving services. The application must be signed by patient. Instructions for documentation will be provided to patient.

IV. Emergency Services

- A. In all instances, emergency services will be provided, regardless of the patient's ability to pay, in full compliance with all of the rules and regulations of EMTALA.
- B. Upon discharge, collect ER copays from patients with insurance. (no discount is provided on ER copays)
- C. Upon discharge, provide financial assistance form and instructions to patients without insurance.