

North Mississippi Health Services	DEPARTMENT: Revenue Cycle ORIGINATION DATE: 6/1/2018
POLICY/PROCEDURE: Uninsured/Self Pay Policy & Procedure	REVISED DATE: 4/15/2022 10/01/2024
APPROVED BY: Carol Plato	REVIEWED: 08/01/2025

PURPOSE/POLICY:

North Mississippi Health Services is dedicated to servicing the health care needs of its patients. This procedure is established to provide financial options to those patients who meet the following requirements:

1. Patient does not qualify for financial assistance under the “Charity Care Financial Assistance Policy” or other funding sources
2. The service provided is not covered by an in-network health insurance or health benefit coverage
3. Patient complies with the terms of this policy

North Mississippi Health Services is committed to providing emergent and urgent healthcare services to patients regardless of their insurance status or ability to pay. This uninsured/self-pay policy is intended to follow applicable federal and state laws for our service area. Patients qualifying under this policy will receive a discount for care provided.

DEFINITIONS:

- A. **Urgent/Non-Scheduled:** This admit type is for patients whose medical needs are emergent or urgent.
- B. **Elective/Routine:** This admit type is for patients whose medical needs are scheduled and not medically urgent.
- C. **Payment Plan:** Long-term payment plans are available to patients via a third party partner.
- D. **Uninsured/Self Pay Patient:** A patient who is not covered by a contracted insurance policy, does not qualify for financial assistance, and does not have any governmental or third party funding sources.
 - a. If benefits are exhausted, or non-covered services are provided to insured patients, patient will receive the uninsured/self-pay rate.
 - b. Faith Based plans are not insurance and will be treated as self-pay
- E. **Underinsured Patient:** A patient who has insurance that has a large out of pocket amount that cannot be paid by a long term payment arrangement.
 - a. Patients can apply for financial assistance for balances after insurance pays.
 - b. Patients can be considered for a self-pay discount for balances after insurance pays.

PROCEDURE:

North Mississippi Health Services applies a 57% discount to total charges for all uninsured/self-pay hospital services rendered whether elective or non-elective.

Uninsured/Self Pay - Point of Service:

In elective procedures, patient must comply with one of the three options listed below:

- Pay estimate in full (Includes Uninsured/Self Pay discount)
 - Prompt Pay 20% discount is applicable at point of service (20% on the 43% the patient will owe)
 - Any additional discount must be escalated for manager/director approval
- Submit complete documentation for the charity preapproval process
- Make a good faith payment & set up a payment plan (\$25 processing fee is required by the partner, prior to procedure)

Bill Processing:

- Uninsured/Self Pay accounts will receive a 57% uninsured pay discount at the time of final bill.

Uninsured/Underinsured Discount Policy does not apply to:

- Accounts that become self-pay due to denial caused by patient/insured negligence.
- Accounts for which there is another discount program, i.e., bariatric surgery and drug replacement.

This policy does not include providers' professional services not billed by North Mississippi Medical Center..