

TOWN OF BECKET AMBULANCE WRITE OFF POLICY

PURPOSE:

The purpose of this policy is to outline the procedures that will be used to write off ambulance receipts that have not been collected.

POLICY:

The policy of the Becket Ambulance Department and the Town of Becket is to collect all receivables generated by the ambulance with the exception of cases where payment would create severe financial hardship.

In implementing this policy, the Town Administrator and the billing company will at all times be mindful that it is the intent of the Board of Selectmen that all Becket residents should expect prompt and professional service regardless of their ability to pay for said services. Toward that end, all town staff and vendors are directed to treat all waiver requests with sensitivity and fairness and to ensure that all patients will have full access to services without regard to payment ability.

APPLICABILITY

This is applicable to the receipt of fees charged for the provision of EMS services.

PROCEDURE:

The Town of Becket contracts with a billing company to provide ambulance billing and collection for ambulance services provided by the Ambulance Department. The billing and collection process outline is attached. The Town of Becket, as part of an agreement with the billing company, requires a standard method of pursuing collections that ensures payments are received that are owed to the Town, based on established rates set by the Town as allowed under federal or state medical reimbursement regulations.

FINANCIAL HARDSHIP DETERMINATION:

In order to make the determination that a financial hardship exists, the Town will use the following guidelines:

- Any patient who contacts our billing office and informs us that they have a financial hardship will be offered a payment plan to meet their individual needs.
- Any patient that states that they are unable to meet the terms of a payment plan for the full amount of the bill will be offered a reduction in the bill to the current Medicaid rate of reimbursement with the balance written off as a "financial hardship". A payment plan for the balance due will be arranged if necessary.
- If the patient's financial hardship is such that no payment plan will work, then a complete waiver of the bill may be granted by the Town Administrator. This determination will be considered on a case-by-case basis. Documentation of the financial hardship may be requested by the Town Administrator and may include, but not be limited to, a letter from a third party, i.e. a social worker, or a letter from the patient detailing the hardship.
- All information submitted will be kept confidential.

- The Town Administrator shall notify the billing company of the decision relative to the request for a waiver of financial hardship within five (5) days so that it may be documented in the accounts receivable report issued by the billing company.

COLLECTIONS:

- Collection efforts will continue until the balance is either paid in full, or the amount owed has been determined to be uncollectible, or the Town Administrator has made a determination that a financial hardship exists and all or part of the remaining balance has been waived.
- Patients who make no attempt to reconcile their balance will be addressed on a case-by-case basis, may be taken to small claims court, may have the "debt" reported to a reporting agency where it will appear on their credit report or, if needed, an advanced collection process will be used.
- The Town Administrator, with the recommendation of the Ambulance Director, will make a determination that an account is to be written off as an uncollected account. This determination does not constitute forgiveness of the debt if at a future date payment is received by the billing company. The determination to write off an account shall be based upon the inability of the billing company, or any agents that they may use, to locate or obtain direct contact with a patient, either by registered letter or some other means.

REPORTING:

- The Ambulance Director will verify on a monthly basis that the billing agency has recorded the correct number of calls and transports.
- The Accountant will verify on a monthly basis that all funds deposited are recorded by the billing agency.
- The Town Administrator will provide the Board of Selectmen on an annual basis a summary of the amount, number and type of bills determined to be uncollectible.

Note

All information received as a result of this policy, including patient name, address, medical condition or history, and financial information is protected and may not be used as public record. Patient information is subject to compliance with federal, state, and local regulations relative to medical, personal and financial information for purposes of records retention and public record access.

(Approved by the Board of Selectmen, November 6, 2013)