

UW Medicine

Billing & Collection Policy

UW Medical Center and Harborview Medical Center

- UW Physicians
- UW Medicine Primary Care

Patient Accounts and Support

Services Patient Financial Services

SCOPE & PURPOSE

For the purpose of this policy, the UW Medicine scope includes:

- UW Medical Center, Harborview Medical Center, UW Physicians and UW Medicine Primary Care.
- The medical centers perform facility insurance, patient billing and collections.
- The medical centers act on behalf of UW Physicians and UW Medicine Primary Care to perform patient billing and collections.
- Faculty Practice Plan Services performs professional insurance billing on behalf of UW Physicians.
- UW Medicine Primary Care performs point of service collections for the professional charges incurred through their clinics.

Our combined goals require a collection policy that:

- promotes timely payment of the services provided;
- is sensitive to each patient's individual financial circumstances;
- offers flexible and multiple options for patients to meet their financial obligations;
- combines facility and professional billing into one statement for services received on or after 3/27/2021;
- strives for quality customer service to resolve billing questions with a one-call resolution; and
- communicates financial assistance is an option prior to inquiring about insurance, payment/collections, or anytime a patient asks for assistance or expresses concerns when paying their bill.

POLICY

FINANCIAL EXPECTATIONS

Consistent with this Policy and the Financial Assistance Policy, UW Medicine will clearly communicate with patients regarding financial expectations as early in the appointment and billing process as possible.

- Patients are responsible for understanding their insurance coverage and for providing needed documentation to aid in the insurance collection process.
- Patients may be required to pay a pre-service deposit or estimated co-pays and deductibles prior to services (except in the Emergency Department, other emergent situations, or from responsible parties who meet the criteria for indigent persons under WAC 246-453-040) or amounts may be collected after services are provided.
- Patients are generally responsible for paying self-pay balances, including any amounts not paid by insurance companies or applicable third-party payers or covered by financial assistance.
- UW Medicine will, to the best of its ability, follow payer-specific guidelines when assigning patient responsibility.

INSURANCE BILLING

UW Medicine will bill state, federal and other commercial insurance carriers. UW Medicine will not hold the patient responsible for the bill until we have resolved all issues with the insurance carriers, including appeals of denials. Whenever possible, UW Medicine will act as a patient advocate to secure insurance payment before the facility and professional claims are changed to self-pay.

PATIENT BILLING

UW Medicine will employ reasonable procedures in a fair and consistent manner to collect patient self-pay balances.

- Accounts are due within 30 days from the receipt of the first statement unless other arrangements are made.
- Balances after insurance are due within 30 days from the receipt of the first statement.
- UW Medicine will send patient statements with facility and professional charges every 30 days in a 120 day cycle.
- Patients enrolled in [MyChart](#) will receive paperless statements unless they opt out to ensure timely delivery
- [MyChart](#) offers convenient options through Real time Balance Notifications and Visit Auto Pay.
- During this time, patients can make payment in full or financial arrangements which include:
 - Payment plan
 - Financial Assistance
 - Dispute of charges
 - Providing additional information for billing another payer or insurance
- Out-bound calls are placed to obtain payment or make financial arrangements.
- The fourth statement is a “Final Notice” informing the guarantor that their account will be placed with an outside bad debt collection agency if payment or arrangements for payment are not made within the next 30 days.
- Failure to respond or to send payment in full may result in placement with a bad debt collection agency.
- All patients who indicate financial challenges are to be screened for Financial Assistance and/or possible Medicaid coverage. Financial Assistance may be granted at any time, even after collection agency assignment, but must be requested prior to a legal judgment.

DISCOUNT OPTIONS

UW Medicine self-pay discounts are offered to patients and guarantors who are uninsured or are receiving services not covered by their current insurance plan. Self-pay discounts are applied in our billing system for facility and/or professional charges. If services are paid in full prior to services being rendered, then a 10% discount is applied after the 30% discount.

- Uninsured (no coverage) full payment prior to services
 - 30% discount
 - 10% discount after 30% is applied
- Uninsured (no coverage) full payment post services
 - 30% discount
- Insured (not covered) full payment prior to services
 - 30% discount
 - 10% discount after 30% is applied
 - Deductible, co-pay, and/or co-insurance are not discounted
- Insured (not covered) full payment post non-covered services
 - 30% discount
 - Deductibles, co-pay, and/or co-insurance are not discounted

If the services received are deemed statutorily non-covered by the patient’s / guarantor’s insurance plan, the uninsured discount may be applied to the services that are not covered. If a patient is eligible for UW Medicine Financial Assistance or a hardship discount, this will supersede the self-pay discount program.

CONVENIENT PAYMENT OPTIONS

UW Medicine accepts cash (cashiers office only), personal check, electronic check or credit card for payment. Credit Cards and Checks are accepted:

- Online Bill Pay in full or setup an interest free payment plan via [MyChart](#) 24/7.
- Automated phone line open 24/7— call 206.520.0400.
 - Customer Service M-F 8:00 a.m. to 5:00 p.m. (except holidays) to pay or set up a payment plan— call

206.520.0400.

- Cash is accepted at UW Medical Center-Montlake and Harborview Cashiers Office only.
- Patient portions are due upon receipt of initial post-discharge billing statement unless payment arrangements are made, or a Financial Assistance application has been submitted.

INTEREST FREE PAYMENT PLANS

UW Medicine payment arrangements are established upon patients' request with Patient Accounts and Support Services or online through [MyChart](#) 24/7. Typically, this would allow up to 12 months of equal payments or up to 24 months if approved circumstances apply.

COLLECTION ACTIVITIES

UW Medicine collection activities may include:

- Accounts will be sent to collections after four billing statements without payment arrangements.
- An initial notice which informs the guarantors they have 30 days after receiving this notice to dispute the validity of this debt or any portion thereof, or this office will assume this debt is valid: eligible for credit reporting on the 180th day.
- Telephone calls.
- Legal judgments with subsequent wage garnishment.
- Medical liens.
- UW Medicine must authorize any legal action taken on any account.

EXTRAORDINARY COLLECTIONS ACTIONS (ECA)

ECAs are actions requiring legal or judicial process, involve selling a debt to another party, or reporting adverse information to credit agencies or bureaus." UW Medicine reserves the right to pursue ECAs. These ECAs include placing liens on an individual's property and garnishing wages. Any ECAs pursued by UW Medicine will be in accordance with state and federal laws.

MEDICAL LIENS

When a patient is a victim of an accident or other wrongful act, their health insurance company will generally not pay for medical services once it is determined that another party will ultimately be liable. In addition, a patient may not have insurance but may be seeking settlement from the responsible party. In these situations, UW Medicine may file a lien against the future personal injury settlement. A lien is a form of security interest over real or personal property to secure the payment of a debt.

EQUAL TREATMENT OF ALL PATIENTS/GUARANTORS

UW Medicine processes accounts in a manner consistent with this billing and collection policy. Under no circumstances are age, race, ancestry, ethnicity, color, religion, sex, sexual orientation, gender identity, disability, or national origin considered in applying this policy.

RESOURCES

A copy of this policy, as well as copies of the Financial Assistance Policy, Financial Assistance Plain Language Summary, and Financial Assistance application may be obtained by contacting one of the UW Medicine Financial Assistance locations. Documents can also be obtained online at uwmedicine.org/financialassistance.

The UW Medicine Billing and Insurance website offers patient resources at uwmedicine.org/patient-resources/billing-and-insurance.