

## NTC COMMUNITY CLINIC

**POLICY: Self-Pay/Collections      EFFECTIVE DATE: 10/28/11, 02/02/12**

**APPROVED BY QA: 08/10/15**

### **PURPOSE:**

It is the purpose of NTCCC to establish clear guidelines for collections for self-pay patients.

### **PROCEDURE:**

#### **1) Standard payment cycle:**

- a) Monthly statements will be sent for three months. The fourth month, a letter advising the patient that the balance is past due and a payment or budget plan needs to be set up to avoid collections, if the payment or budget plan is not received in 30 days, after the collection letter is sent.
- b) If no payment is received by the fifth month, the debt will be forwarded to collections.

#### **2) Budget Plans:**

- a) Patient can opt to break payment due into five increments (20% of original balance), having the payments completed by the end of the fifth month. If not paid within this timeframe, collection letter will be sent.

#### **3) Special Circumstances:**

- a) Patients required to pay full balance at TOS (Time of Service), due to past account negligence will be eligible to pay 50% at the time of service after six months. If any balances are sent to collections, the patient will be permanently on the 100% paid at TOS listing.
- b) Patients required to pay 50% at TOS are eligible for a special budget plan. Payments can be made over the next three months. If not paid, collection letter will be sent.
- c) Patients will not be turned away if emergent, front desk personnel will have provider or Health Director make the determination.

#### **4) Collections:**

- a) Once a collections letter is sent to the patient, they must pay in full, or set up a budget plan within 30 days. Any unpaid balances after 30 days from the mailing date of letter, will be sent to collections.