



**Policy and/or Procedure:**

**Discounts offered to Non-Insured Patients off outstanding account balances—for all patient types**

Effective Date: 01/01/2013 Revised 05/08/2015

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**Purpose:**

To encourage Non-Insured patients to pay off the balance of their account in one payment.

**Policy:**

It shall be the policy of Calhoun Liberty Hospital to offer un-insured patients a courtesy discount in order to enable them to pay in full. In order to receive the discount the patient must agree to pay the entire balance in the same day agreed upon. All discounts are subject to the Business Office approval.

**Policy:**

1. Billing Office and Registration staff may offer the following discounts to Non-Insured patients who agree to pay off the total outstanding balance of their account in one payment:

<b>Current Account Balance range:</b>	<b>Discount off current account balance:</b>
From \$0.01 to \$100.00	50%
From \$100.01 to \$1000.00	55%
From \$1000.01 and up	60%

**NOTE:** Co-payments applied by insured patients' insurance companies are not eligible to be discounted.

*The administrative staff at Calhoun-Liberty Hospital reserves the right to issue Administrative Adjustments or revoke previous adjustments made on accounts at their discretion.*



**Policy and/or Procedure:**

**Calhoun Liberty Hospital Employee Discounts**

Effective Date: 4/18/2011 Revised 05/08/2015

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**Policy:**

It shall be the policy of Calhoun Liberty Hospital to offer employees and their families of which they are financial responsible as outlined in the policy procedure below a courtesy discount of 70% off of their account balances All discounts are subject to Business Office approval.

**Procedure:**

1. All Calhoun-Liberty Hospital employees are eligible for a 70% discount off of their account balance(s).
  - a. If the employee is insured their insurance will be billed and the discount will be applied to the remaining balance on account once insurance has paid.
2. Spouses and children of the employee may also receive a 70% discount off their remaining account balance(s).
  - a. Children of the employee who are eligible for the discount include minor (under 18 years of age) children or children for whom the employee is financially responsible—such as college students.
  - b. “Step” children are included.
3. These adjustments should be posted using the Employee Discount adjustment code.
4. It is the responsibility of the employee to notify the Billing Office each time they have an account that is eligible for the discount and to make payment arrangements.

*The administrative staff at Calhoun-Liberty Hospital reserves the right to issue Administrative Adjustments or revoke previous adjustments made on accounts at their discretion.*



**Policy and/or Procedure:**

**Calhoun-Liberty Hospital Insured Full-time Employees Account Write-offs**

Effective Date: 2/01/2014 Revised 05/08/2015

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**Policy:**

It shall be the policy of Calhoun Liberty Hospital to extend full time employees who are insured by the hospital's employee insurance a 100% courtesy discount from any balances that do not extend beyond \$5800.00. This discount excludes any applicable co-pays which are required by the payer.

**Procedure:**

1. Calhoun-Liberty Hospital full-time employees are eligible to have their total account balance(s) adjusted off for accounts with dates of service on or after 2/1/2014—with an annual limit of \$5,800.00.
  - a. If the employee is insured their insurance will be billed first and the adjustment will be applied to remaining balance after the insurance has paid.
    - i. These adjustments should be posted using the Employee Discount adjustment code.
  - b. This adjustment only applies to the employee—not their spouses or dependents. Spouses and children of the employee may receive a 70% discount off their remaining account balance(s).
    - i. Children of the employee who are eligible for the discount include minor (under 18 years of age) children or children for whom the employee is financially responsible—such as college students.
    - ii. “Step” children are included.
2. These adjustments should be posted using the Employee Discount adjustment code.
3. It is the responsibility of the employee to notify the Billing Office each time they have an account that is eligible for the discount and to make payment arrangements.

*The administrative staff at Calhoun-Liberty Hospital reserves the right to issue Administrative Adjustments or revoke previous adjustments made on accounts at their discretion.*



**Policy and/or Procedure:**

**Calhoun Liberty Board Member Account Write Offs**

Effective Date: 4/01/2014 Revised 05/08/2015

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**Policy:**

It shall be the policy of Calhoun Liberty Hospital to offer the Hospital Board members a 100% courtesy discount off any remaining balances excluding any applicable co-pays as required by the payer.

**Procedure:**

1. Calhoun-Liberty Hospital board members are eligible to have their total account balance(s) adjusted off.
  - a. If the board member is insured their insurance will be billed first and the adjustment will be applied to deductible applied by their insurance.
    - i. These adjustments should be posted using the Employee Discount adjustment code.
  - b. This adjustment only applies to the board member—not their spouses or dependents.
  - c. It is the responsibility of the board member to notify the Billing Office each time they have an account that is eligible for the discount.

*The administrative staff at Calhoun-Liberty Hospital reserves the right to issue Administrative Adjustments or revoke previous adjustments made on accounts at their discretion.*



**Policy and/or Procedure:**

Payment Policy for Insured Patients of Calhoun-Liberty Primary Care Clinic

**Effective Date: August 1, 2018**

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**Purpose:**

To establish reasonable procedures regarding collection of patient accounts.

**Policy:**

Payment is expected at the time of each patients visit. Payment will include any unmet deductible, co-insurance, co-payment amount, or non-covered charges from the patient's insurance company.

Patients may be considered Non-Insured or Private Pay in any of the following circumstances:

- If their insurance will not pay due to a pre-existing condition clause
- If their insurance deems our facility or provider(s) "out-of-network"
- If their insurance denies payment for any other reason

**Procedure:**

Payment in full for the current days visit and any previous outstanding balances are due prior to the patient being seen.

If the patient is unable to pay their balance in full they must make payment arrangements with the Business Office as soon as possible.

If the patient's outstanding balance amount reaches \$100.00 or more, no further appointments will be authorized until all balances on the entire account (guarantor and applicable dependents) have been paid, and/or financial arrangements have been made.

*Calhoun-Liberty Primary Care Clinic reserves the right to refuse treatment to any patient.*



**Policy and/or Procedure:**

Payment Policy for Non-Insured Patients of Calhoun-Liberty Primary Care Clinic

**Effective Date: August 1, 2018**

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**Purpose:**

To establish reasonable procedures regarding collection of patient accounts for Non-Insured Patients.

**Definition:**

Patients are considered Non-Insured or Private Pay in any of the following circumstances:

- If the patient does not carry health insurance
- If their insurance will not pay due to a pre-existing condition clause
- If their insurance deems our facility or provider(s) "out-of-network"
- If their insurance denies payment for any other reason

**Policy:**

Payment is expected at the time of each patients visit.

**Procedure:**

Payment in full for the current days visit and any previous outstanding balances are due prior to the patient being seen.

Non-Insured patients are required to make a minimum deposit of \$55.00.

After the patient has been seen they must see the receptionist to pay the remaining portion of the charges incurred from their visit.

The patient will receive a discount of 30% off the remaining account balance if they pay the account off in full on the same date of service. If payment in full is not made on the same date of service that account will not be eligible to be discounted.

If the patient is unable to pay their balance in full they must make payment arrangements with the Business Office as soon as possible.

If the patient's outstanding balance amount reaches \$100.00 or more, no further appointments will be authorized until all balances on the entire account (guarantor and applicable dependents) have been paid, and/or financial arrangements have been made.

*Calhoun-Liberty Primary Care Clinic reserves the right to refuse treatment to any patient.*