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Policy Area Administrative Manual - Patient Financial Services
Applicability St. Lawrence Health system-wide content

APPENDIX C to SLH Financial Assistance Program - Billing and Collection Efforts for Patients Applying for Financial Assistance Discounts

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Billing and Collection Efforts for Patients Applying for Financial Assistance Discounts

St. Lawrence Health will not send patient accounts, for which an application for a Financial Assistance Discount is pending, to an external collections agent until St. Lawrence Health has rendered a determination on the pending application.

In some cases, a patient eligible for assistance under the Financial Assistance Program may not have been identified prior to initiation of external collections efforts. Patients whose accounts have been sent to St. Lawrence Health System's outside collections agent may still apply for a Financial Assistance Discount, so long as the patient had not previously requested an application for the program, had not failed to complete a previous application, and/or had not had a completed application previously rejected. In the case of such late application for a Financial Assistance Discount, the eligibility of the patient and the amount of any Financial Assistance Discount for which the patient might be eligible will be based on the St. Lawrence Health Financial Assistance policy and guidelines that were in effect on the date of service to the patient.

Installment payment plans may be established for patients who qualify for a Financial Assistance Discount. Monthly installment payments will be capped at 10% of gross monthly income of the patient's defined household in accordance with NYS Public Health Law 2807-k. St. Lawrence Health prohibits the forced sale or foreclosure of a patient's primary residence in order to collect an outstanding medical bill

for hospital or employed physician services.

Any payments made by patients during the application period that are in excess of the approved Financial Assistance adjusted amount due on open accounts will be refunded upon Financial Assistance application approval.

Any unpaid patient balances remaining 120 days after the first post-discharge billing statement will be referred to a collection agency. St. Lawrence Health will notify the patient in writing 30 days prior to sending an account to a collection agency. St. Lawrence Health will not send patient accounts covered by Medicaid insurance to a collection agency. St. Lawrence Health will make every attempt to determine if a patient is eligible for Medicaid and bill accordingly. However, if a patient's Medicaid coverage validation is received past the Medicaid timely filing limit, St. Lawrence Health will cease all collection activity and close the account.

All collection agencies utilized by St. Lawrence Health will comply with this Financial Assistance policy and have applications readily available should a patient wish to apply. If the collection agency decides to commence with legal action, written consent from St. Lawrence Health is mandatory.

Related Policies, Documents, & Forms

- [SLH Financial Assistance Program](#)
- [Appendix A- Financial Assistance Discounts and Patient Payment Detail](#)
- [Appendix B - Financial Assistance Application & Information Required](#)
- [Appendix D - Procedure for implementation of the Financial Assistance Program](#)

References/Citations

New York State Public Health Law 2807-k 26 U.S.C. 7805 Section 1.501(r) 1-6

Approval Signatures

Step Description	Approver	Date
Final Approval	Shannon Sullivan: System Director of Revenue Cycle	3/14/2023
	Policy Oversight Committee	3/14/2023
Policy Oversight Committee Review/Approval Simulations	Angela Board: Document Control Manager	2/25/2023

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