

# Gonzales Healthcare Systems Policy

**Subject:** Financial Policy and Healthcare Transparency

**Purpose:** To provide affordable and quality healthcare to our community. Therefore, it is essential that we establish and enforce sound payment policies. As well as comply with SB 1731 regarding healthcare transparency

**Originating Department:** Administrative

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This policy and all policies referenced in this policy are available for review by the public.

## **Definitions:**

1. Average Charge – the mathematical average charge for services.
2. Billed Charge – the amount the specific services cost.
3. Pricing Transparency - is the term used to describe initiatives in the healthcare industry to provide meaningful pricing information to consumers. The healthcare industry is often complex and difficult for consumers to navigate. Price transparency is a means of providing consumers price information on common services. Our hospital is committed to presenting pricing information in a way that will be easy for the consumer to access and understand, as well as providing other useful information about financial assistance available, definitions of key terminology, and key financial policies.
4. Payment – Similar to your visit to your physician office, we expect payment at the time of services. If you are ineligible for Medicaid or Patient Financial Assistance and can not pay your entire estimated bill, we will work with you to set up monthly payment arrangements. If, after your services are received, any additional payment is due we will send you information about any amount you may still owe. We accept major credit cards, checks, money orders and cash.
5. Uninsured – means that you do not have coverage for hospital services by a third party like Medicare, Medicaid, Workers Compensation or an insurance company. Other common terms used when referring to uninsured patients are Self Pay and Private Pay.
6. Out of Network – means Gonzales Healthcare Systems does not have a contract with that particular Insurance carrier.

**Policy:** Gonzales Healthcare Systems will maintain a sound financial position.

### **Facility Financial Practices**

**Gonzales Healthcare Systems will provide an estimate of charges for any elective inpatient admission or nonemergency outpatient surgical procedure, visit to the Rural Health Clinic, outpatient procedure and/or service as well as any other services upon request and before scheduling of the admission, procedure or service appointment or service. The estimate will be provided no later than the 10<sup>th</sup> business day after the date on which the estimate is requested.**

**Staff is responsible for documenting the charges discussed and acceptance of this information by the patient/guardian on GHS-018F Benefit Verification Tool.**

**In order to request a pricing estimate, we ask that you contact us directly by calling 830-672-7581.**

Gonzales Healthcare Systems will provide an itemized statement no later than the 10<sup>th</sup> business day after the date on which the statement is requested. Patients can request this information no later than the first anniversary date of the date of discharge from the facility.

Gonzales Healthcare Systems gives notice that the average charge for a particular inpatient admission, outpatient surgical procedure, outpatient service/procedure or visit to the Rural Health Clinic will vary from the actual billed charged for the admission, procedure or visit based on:

- The persons medical condition
- Any unknown medical conditions of the person
- The person's diagnosis and recommended treatment protocols order by the physician providing the care, and
- Other factors associated with the inpatient admission, outpatient surgical procedure or Rural Health Care visit.

The average charge by the facility for an inpatient admission, outpatient surgical procedure, outpatient service/procedure and/or Rural Health Clinic visit will vary from the facilities cost or the amount that facility may be reimbursed by a health benefit plan for the admission, procedure and/or visit. Unfortunately we can not provide an exact quote. Our estimates are based on historical pricing for comparable services in the previous year. Price quotes are not guaranteed since the services used to compute the quote can vary from services you received based on the individual's need and health conditions.

The patient will be personally liable for payment for any amount that exceeds the estimated cost.

The patient will be personally liable for payment for any amount that is not covered by their healthcare plan.

The patient should contact their health benefit plan for accurate information regarding the plan structure benefit coverage, deductibles, co-payments, coinsurance and other plan provisions that may impact the patient's liability for payment for services and/or supplies.

If the patient is uninsured, Gonzales Healthcare Systems has provisions for discounts (GHS-045) for payments of cash for some services. Gonzales Healthcare Systems does have a Patient Financial Assistance Policy (GHS-035) for those that qualify.

Policies are available upon request.

### **Services excluded from Gonzales Healthcare Systems' estimate:**

Gonzales Healthcare Systems only bills for services they provide. Other service providers you might receive a bill from are listed below. These providers may not be a participating provider with the same third-party payer as Gonzales Healthcare Systems.

- Radiologist
- Emergency Room Physician
- Primary Health Care Provider
- Pathologist
- Reference Laboratory
- Specialty Clinic Providers – The Specialty Clinic physicians are not a part of Gonzales Healthcare Systems. These physicians have leased space and are conducting their own private practice. In order to confirm if the physician you are seeing is a participating provider in your plan, you will need to contact that provider directly or check with your insurance plan. Specialty Clinic Physicians have no obligation to maintain the same contracts as Gonzales Healthcare Systems.

A list of Managed Care providers that are contracted with Gonzales Healthcare Systems is available upon request. Not all plans under a certain insurance carrier are contracted. It is the patient responsibility to verify their insurance coverage on their individual plan. This list is only provided as a basic guide not a guarantee that your insurance plan is in-network.

In July of each year the average charge matrix will be updated based on like services provided the year before.

### **Payment Responsibility**

The patient or legal representative is ultimately responsible for all charges incurred. Gonzales Healthcare Systems may provide information concerning its participation in the patient's insurance plan. This is not to be seen as a guarantee of payment by those insurance companies.

### **Assignment of Benefits**

As a courtesy Gonzales Healthcare Systems will bill insurance plans. In order to provide this service the patient must provide accurate insurance information and sign an Assignment of

Benefits statement for each Gonzales Healthcare Systems visit. Gonzales Healthcare Systems expects the patient to pay co-pays and deductibles at the time of service. After your insurance company pays, we will send you information about any amount you may still owe.

### **Emergency/Urgent Care**

Medical Services will be provided in conjunction with our Nondiscrimination Policy. The financial and collections policies will be enforced after emergency and urgent services have been rendered. At this time, the patient will receive written information concerning Gonzales Healthcare Systems participation in the patient's healthcare plan before the patient is discharged.

If the patient is admitted Gonzales Healthcare Systems will provide written information concerning its participation in the patient's healthcare plan before the patient is discharged. This is not to be considered a guarantee of payment.

### **Out of Network Providers**

**Payments for all charges which are incurred by the patient and not covered by insurance are due and payable at the time of service.**

### **Uninsured Patients/Non-Covered Services**

Payments for all charges which are incurred by uninsured patients and/or not covered by insurance are due and payable at the time of service.

An estimated price of the services will be provided within 10 business days of the patient's request. If, after the services are received, any additional payment is due, we will send the information about any amount still owed.

Gonzales Healthcare Systems does have a Patient Financial Assistance Policy and a District Discount Policy.

### **Partial Insurance Coverage**

Patients with insurance policies that cover only a portion of the services must pay the difference between Gonzales Healthcare Systems charges and the anticipated payment. This payment will be requested at the time of service.

### **Preadmission Program**

Preadmission information will be requested prior to certain scheduled admission and outpatient services.

### **Preadmission Deposit**

Patients are required to make payment of the anticipated charges for scheduled, uninsured services prior to Gonzales Healthcare Systems admission or outpatient services.

### **Verification of Information**

All information given regarding the ability to pay, third-party insurance, employment, etc. will be subject to verification and are still not a guarantee of payment for services.

### **Unpaid Insurance Balances**

Patients will be requested to make full payment of unpaid balances when insurance payments are not received after 45 days from the date of billing.

### **Third Party Litigation**

Gonzales Healthcare Systems will not become involved in disputes arising from third-party claims (i.e., automobile accidents, liability claims, etc.) with the exception of verified Worker's Compensation Claims, or claims involving Medicare or Medicaid.

### **Third Party Audits**

Gonzales Healthcare Systems recognizes the need for audits of insurance claims by Insurance companies. With the proper signed release, Gonzales Healthcare Systems will cooperate in making information available to the insurance companies upon request.

### **Payment Plans**

If a patient is unable to make full payment of the balance when due, periodic or partial payments may be approved in accordance with credit and collection procedures. A financial statement or other supporting documents may be required to determine appropriate payment arrangements.

### **Payment Agreements**

When a balance due cannot be paid at the time of service or when the balance becomes due, a payment agreement is required in order to approve payment arrangements.

### **Outside Collections**

Accounts which cannot be collected by Gonzales Healthcare Systems staff after normal in-house procedures will be referred to a collection agency, or attorney for further collection action.

## **Payment Methods**

The following payment methods will be accepted: Cash, check, money order, Visa, Master Card, American Express and Discover.

If a patient is unable to meet his/her financial obligations to Gonzales Healthcare Systems a staff member will assist the patient with the appropriate paperwork in order to apply for assistance. If no source of Financial Assistance is available, Gonzales Healthcare Systems will review the patient's application for Patient Financial Assistance. All applications are based on federal poverty Guidelines.

## **Legal Action**

If deemed necessary, outside collection agencies are used in the collection of accounts. Gonzales Healthcare Systems may take legal action, including the execution on personal property in order to collect balances owed.

## **Refunds**

Overpayments will be refunded to the appropriate party after thorough research has been done on the account. Patient refunds will not be processed until all active or past due accounts have been paid in full.

Reference Policy:

GHS-004	Patient Rights and Responsibilities
GHS-005	Resolving Conflicts of Care
GHS-035	Patient Financial Assistance Policy
GHS-045	District Discounts
85-103	Bad Debt Policy
55-003	Point of Service Collections
85-025	Billing Practices
85-102	Credit Balances

The Texas Health Care Information Collection Website:

<http://www.dshs.state.tx.us/THCIC/>

Texas Price Point Web-site - <http://www.txpricepoint.org/>

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CEO Signature

Date

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Board Approval

Date