



## **CoxHealth Collection Policy**

CoxHealth wants to help you understand the billing and collection process and resources that are available for you and your family.

CoxHealth will provide care without discrimination for emergency medical conditions regardless of a patient's ability to pay. If you have insurance coverage such as Medicare, Medicaid, government or other health insurance, CoxHealth will bill insurance following your treatment. If you are insured and have questions about your coverage or your level of benefits, please contact your insurance provider. If you are uninsured and meet certain income guidelines, you may apply for Financial Assistance, including reduced hospital charges and interest-free payment plans. You can get more information about the CoxHealth Financial Assistance Policy (FAP) and an application, or make a request to receive written notice or communication electronically by speaking with a Patient Services representative or by calling 417-269-0523. Information and application forms are also available at any CoxHealth hospital, clinic location, or at [www.coxhealth.com](http://www.coxhealth.com).

### **Day of Service**

Prior to or on the day of service, you will be requested to pay your estimated responsibility for the services. If you have insurance, the estimated responsibility will be determined based on your insurance benefits. If you are uninsured, a deposit will be requested. If you receive care at a CoxHealth Emergency Department, payment will not be requested until you have received a medical screening.

### **Billing Statements**

Following your treatment, billing statements will be mailed to you for any amounts which you may owe. We will send information with your bill about how to apply for financial assistance. Payment in full is expected within thirty (30) days of the statement. If you need help to pay your bill, would like to make payment arrangements, or be considered for financial assistance, it is important that you contact us promptly by calling the phone number listed on the billing statement to avoid placement of your account with a collection agency. You may apply for financial assistance up to two hundred forty (240) days after your initial billing statement. In addition to billing statements, phone calls may be made to you about your account.

## Bill Inquiries, Disputes or Request for Itemized Bill

Please contact us at the phone number listed on the billing statement if you would like to inquire about or dispute your bill. An itemized statement of charges for the services provided by CoxHealth is available upon request.

## Payment Arrangements

If you are unable to pay your balance in full, payment arrangements may be made by calling us at the phone number listed on the billing statement. Payment arrangements must be agreed to by CoxHealth in accordance with the guidelines outlined below to avoid placement of your account with a collection agency. If you believe you are unable to meet below payment amount, a completed financial statement will be required for a consideration review.

### Guidelines for each CoxHealth hospital:

Balance Range	# Months to Pay	Payment Amount
\$49 and less	IN FULL	IN FULL
\$50-\$300	3 months	\$50-\$100
\$301-\$450	5 months	\$60-\$90
\$451-\$600	6 months	\$75-\$100
\$601-\$900	7 months	\$85-\$128
\$901-\$1500	8 months	\$112-\$187
\$1501-\$3000	12 months	\$125-\$250
\$3001-\$6000	15 months	\$200-\$400
\$6001-9,999	18 months	\$333 and up
Over \$10,000	24 months	\$416 and up

### Guidelines for each Clinic (Ferrell-Duncan Clinic, CoxHealth Regional Services, CoxHealth Branson Clinics, CoxHealth Monett Clinics and Cox Barton County Clinics):

Balance Range	# Months to Pay	Payment Amount
\$49 and less	IN FULL	IN FULL
\$50-\$300	3 months	\$50-\$100
\$301-\$450	5 months	\$60-\$90
\$451-\$600	6 months	\$75-\$100
\$601-\$900	7 months	\$85-\$128
\$901-\$1500	8 months	\$112-\$187
Over \$1500	12 months	\$125 and up

## **Collection Agencies**

CoxHealth utilizes collection agencies to assist in the collection of unpaid balances. If a bill is outstanding one hundred twenty (120) days or more, and is not set up on an established payment plan, CoxHealth may send the account to a collections agency to be collected on. While in collections, an application for Financial Assistance will be accepted at any time. Once an application is received, collections will be placed on hold.

If a bill is still outstanding after one hundred twenty (120) days, CoxHealth may 1) report it to a credit reporting entity, 2) commence a civil action against the patient or 3) place a lien on an individual's property. Prior to these actions being initiated, CoxHealth will engage in reasonable efforts to determine whether the individual is eligible for assistance under the FAP. Thirty (30) days prior to the commencement of a collection action, CoxHealth will:

- i. Provide a notice to the patient which (a) indicates that Financial Assistance is available to those who are eligible and (b) identifies the action CoxHealth intends to take and the date after which CoxHealth will take such action;
- ii. Provide a copy of the plain language summary of the FAP and information on how to obtain a copy of the FAP application; and
- iii. Attempt to contact the patient and orally notify them of the outstanding debt and the existence of the FAP.

Please be aware that legal action may be taken on any unpaid balances. CoxHealth will not pursue legal action for nonpayment of any amounts discounted as a result of an approved request for Financial Assistance, so long as such discount is accurately and appropriately applied to a qualified individual under the FAP. Balances remaining after such discounts are applied will, however, be subject to collection activity, including legal action.

Prior to reporting an unpaid balance to credit bureaus, commencing a civil action or placing a lien on an individual's property, reasonable efforts will be made to notify the individual of the FAP.

CoxHealth will not charge interest on the balance remaining after applying the Financial Assistance discount. However, CoxHealth may, in its sole discretion, charge interest on the balance owed if 1) the Guarantor defaults on his or her payment agreement, or 2) the balance is referred for collections.

## **Financial Assistance**

Please feel free to ask about Financial Assistance. We are here to help.

Effective 11/2018