



Billing and Collection Policy

In keeping with our mission statement to excel in providing healthcare by understanding and responding to the individual needs of those we serve, we will balance the needed financial assistance for patients with broader fiscal responsibilities in order to maintain the ability to provide healthcare for all those in the community. Our policy is to:

- To treat all patients equitably, with dignity, respect, and compassion.
- To apply billing and collection practices uniformly and reasonably.
- To serve emergency healthcare needs regardless of ability to pay.
- To assist those who cannot pay by offering financial counseling to understand the available payment options.
- To identify those who meet our eligibility standards for the NMC Healthcare Assistance Program (HCA).
- To be aware of the individual needs of those who are not eligible for the Healthcare Assistance Program.
- To offer payment plan methods for those who are not eligible for the Healthcare Assistance Program.
- To assist patients who may be eligible for public benefits.

Payment Plans

Newton Medical Center (NMC) partners with The Midland Group, a Patient Advocate company owned by a charitable trust, to provide affordable payment options for our patients. The Midland Payment plan offers reasonable monthly payments to fit your budget, your choice of monthly due date, annual interest rates ranging from 1% through 9%, with a one-time initial activation fee of \$15.00.

We offer the following payment plan options:

- Payment in full to NMC within 120 days, interest free.
- 12 months, interest free, with The Midland Group.
- Extended payment plans with The Midland Group.

A patient or guarantor may request a payment plan by contacting The Midland Group at 1-800-595-7868 or by contacting NMC.

Payment plans in default will be referred to a collection agency or an attorney.



Healthcare Assistance Program

The Healthcare Assistance Program policy, application, and Plain Language Summary are widely publicized and can be obtained by mail, at Registration, at Patient Financial Services, at Health Ministries Clinic, at the Department for Children & Families, and at www.newtonmed.com.

A Plain Language Summary of the Healthcare Assistance Program is included with our first billing statement and with a Pre-Bad Debt Letter.

We make reasonable efforts to determine eligibility for the Healthcare Assistance Program by:

- Notifying patients/guarantors of the HCA Program for 120 days from date of 1st billing.
- Accepting applications received during a 240 day application period that ends on the 240th day after the date of 1st billing.
- Providing written notice of the Extraordinary Collection Activity (ECA) that may occur if payment is not made or the HCA application completed by the deadline that is no earlier than 30 days from the Pre-Bad Debt letter or the last day of the 240 day application period.
- Providing written notice describing additional information that is needed for an incomplete application.
- Suspend ECA while allowing a reasonable opportunity to complete the application.
- Making a documented determination of eligibility for a completed HCA application received within the 240 day application period and provide written notification to the patient or guarantor with the basis for the determination.
- Refunding amounts paid by the patient or guarantor that exceed the amounts they are determined to be responsible for, if greater than \$5.00, and if there are no other balances due.
- Taking reasonable measures to reverse any ECA measures that may have occurred if determined eligible.
- The HCA Approval Committee has final authority and responsibility for determining that NMC has made reasonable efforts to determine eligibility and may take ECA.

Elective Services

Patients who choose to have elective services that are not covered by health insurance, or are not approved by health insurance, may be required to pay 50% of the expected charges prior to receiving the services.

Existing outstanding balances may be taken under consideration in estimating the amount to be prepaid.

Eligibility for the Healthcare Assistance Program may not be approved for elective services.



The following resources may be used to determine if a service is medically necessary or elective:

- The ordering physician or their office nurse. The decision to provide the service will be based on their guidance.
- NMC Case Management staff.
- Milliman Care Guidelines
- Medicare, Medicaid, Blue Cross Blue Shield, and other 3rd party criteria for coverage.

Discounts

Uninsured patients who are not eligible, or who decline to apply for the NMC Healthcare Assistance Program, and are not covered by any 3rd party benefits, may receive a Prompt Pay discount of 30% if paid in full within 90 days of first statement.

All uninsured patients at NMC Clinics may receive a 20% discount.

All uninsured patients at NMC Clinics are eligible to apply for the NMC Healthcare Assistance Program and payment plans with The Midland Group.

These patients may also receive an additional 10% discount for accounts being placed on payment plans with The Midland Group.

Extraordinary Collection Activity

ECA may include the following:

- Actions that require a legal or judicious process
- Reporting adverse information to a consumer credit reporting agency or credit bureau
- Placing a lien on property
- Foreclosure
- Attach or seize a bank account or other personal property
- Commence civil action
- Cause an arrest
- Cause a writ of body attachment
- Garnishment of wages