**Middlesex Hospital – Middletown, CT**

**Billing & Collections Policy**

**Efforts to Determine Financial Assistance Eligibility:**

Middlesex Hospital is committed to providing health care services to all those in need regardless of ability to pay. Middlesex Hospital will make every reasonable effort to assist patients in making payment arrangements for services or in obtaining financial assistance if eligible.

Patients are informed of Middlesex Hospital’s financial assistance program during the registration process and are offered a financial assistance application. In addition, every billing statement contains the plain language summary of the financial assistance policy and information about how to contact our financial counselors. Patients who call our financial customer service department are provided with information about our financial assistance program and are offered an application. This information is also available on the Middlesex Hospital website.

The financial assistance application period, which is defined as the time frame used to collect and review information provided by the patient to determine eligibility, begins on the date care is provided and for which the application is requested and ends on the 240th day after the date that the first post discharge billing statement for the care is provided. All billing is put on hold during the financial assistance application process.

If patients return an incomplete application during the application period, Middlesex Hospital will provide the patient with a written notice that describes the additional information or documentation needed to complete the application and will include the hospital contact information with the notice.

Middlesex Hospital may make administrative decisions to grant financial assistance to patients with circumstances that preclude them from completing the application process, such as a patient being homeless. In addition, collection agencies, in following their normal collection process and referencing federal poverty income guidelines, may determine that certain patients do not have the means to pay for services thus qualifying them for financial assistance.

**Patients who are Deemed Eligible for Financial Assistance:**

Patients deemed eligible for financial assistance are notified in writing. The notification describes how the discount was calculated and the six-month term that the discount remains in effect. If the patient has made payments during the application period, the patient will be refunded any amount that exceeds the amount the patient is determined to be responsible for. If patients have a balance after the discount has been applied to their account, the normal billing process applies to those balances. The Middlesex Health System Board of Directors has the final authority or responsibility for determining that the hospital facility has made reasonable efforts to determine whether an individual is FAP eligible.

**Patients who are Deemed Not Eligible for Financial Assistance:**

Patients who apply for financial assistance but do not meet the criteria or do not complete the application process are deemed not eligible and go through the standard billing process once notified of their financial assistance status.

**Billing & Collections:**

Middlesex Hospital's payment policies are intended to ensure its ongoing financial viability and, as such, it pursues all avenues available to obtain payments. The hospital generates three billing statements at 31-day intervals requesting payment. A pre-collection letter is generated after the billing cycle statements have completed as a final attempt to collect balances owed prior to referral to a collection agency. Extraordinary collection actions are not taken by Middlesex Hospital or its authorized agents.

**Hospital Financial Assistance Policy:** Middlesex Hospital has a written Financial Assistance Policy which may be obtainedby calling our financial counselors at (860) 358-2402 or (860) 358-2403, calling our customer service representatives at (860) 358-4870 or downloading at<http://middlesexhospital.org/patients-and-visitors/financial-assistance-services>.

**Record Keeping:** Middlesex Hospital will maintain records of all Financial Assistance Applications, approvals and transactions pursuant to state statutes.

**Contact Information:** Please call the Hospital's customer service representatives at (860) 358-4870 with any billing inquiries.

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Approved the Finance Committee

2.17.2023 Approved the Hospital Board of Directors