

TE: ~~Billing~~

B: UF Health Jacksonville bills patients and applicable third-party payers after health care services have been provided. This policy provides clear and consistent guidelines for conducting billing and collection.

claim. If resolution does not occur after prudent follow-up efforts, UF Health Jacksonville may bill the patient or take other actions consistent with current regulations and industry standards.

II. Patient Billing

- A. Uninsured patients will be billed directly and timely, and they will receive a statement as part of the organization's normal billing process.
- B. Uninsured patients who are not eligible for financial assistance under the Financial Assistance policy may be eligible for a self-pay discount of 45% off of UF Health Jacksonville's gross charges. Any self-pay discount applied will be reversed if insurance coverage is located.
- C. The self-pay discount does not relieve nor forgive point-of-service cash payments that the patient may be required to pay. Also, the discount will not be applied to any "cosmetic" or other elective services.
- D. For insured patients, after claims have been processed by third-party payers, UF Health Jacksonville will bill patients in a timely manner for their liability amounts as determined by their insurance benefits.
- E. Patients may request an itemized statement for their accounts at any time.
- F. If a patient disputes his or her account and requests documentation regarding the bill, staff members will provide the requested documentation in writing within 10 days (if possible) and will hold the account for at least 30 days before referring the account for collection.
- G. UF Health Jacksonville may approve payment plan arrangements for patients who indicate they may have difficulty paying their balance in a single installment.
 - 1. Patient Financial Services managers and directors have the authority to make exceptions to this policy on a case-by-case basis.

UF Health Jacksonville is not required to accept patient-initiated payment arrangements and may refer accounts to a collection agency as outlined below if the patient is unwilling to make acceptable payment arrangements or has defaulted on an established payment plan.

III. Collections Practices

- A. In compliance with relevant laws, and in accordance with the provisions outlined in this policy, UF Health Jacksonville may engage in collection activities - including ECAs - to collect outstanding balances.
- B. General collection activities may include follow-up calls on statements.
- C. Patient balances may be referred to a third party for collection. UF Health Jacksonville will maintain ownership of any debt referred to collection agencies, and patient accounts will be referred for collection only with the following caveats:
 - 1. There is a reasonable basis to believe the patient owes the debt.
 - 2. Third-party payers have been properly billed, and the remaining debt is patient-responsibility. A patient shall not be billed for any amount that an insurance company is obligated to pay.
 - 3. UF Health Jacksonville will not refer accounts for collection while a claim is still pending payer payment. However, UF Health Jacksonville may classify certain claims as "denied" if such

claims are in "pending" mode for an unreasonable length of time, despite efforts to facilitate resolution.

4. Accounts will not be referred for collection where the claim denial was due to a UF Health Jacksonville error. However, the patient portion of such claims may be referred for collection if unpaid.

- UF Health Jacksonville's financial assistance policy is available in English and Spanish. Request a free copy by:
 - a. Calling (904) 244-4015.
 - b. E-mailing enroll@jax.ufl.edu.
 - c. Accessing the website via the following link: <http://ufhealthjax.org/patient-care/financial-assistance.aspx>
 - d. Visiting, in person, one of the following locations:
 1. UF Health Jacksonville Admissions Department, 655 West 8th Street, Jacksonville, Florida 32209.
 2. UF Health Jacksonville North Admissions Department, 15255 Max Leggett Parkway, Jacksonville, Florida 32218.
 3. UF Health Jacksonville Financial Eligibility Department, 2000 Boulevard, Jacksonville, Florida 32209.

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