



Policy and Procedure Manual

Scope of Responsibility:

Entire Institution

Payment Plans

Policy #:	15.04.008
Chapter:	Record of Care, Treatment, and Services
Effective Date:	01/01/2017
Date Revised:	01/08/2024

POLICY

It is the policy of Cheyenne Regional Health System (Cheyenne Regional) to offer non-interest payment arrangements for patients to repay their outstanding account balance.

The Billing Office, Call Center, Cashier, and Financial Navigator are responsible for setting up payment plans with the account guarantor.

PROCEDURE

A. A payment plan is a financial agreement between the account guarantor and Cheyenne Regional. Every payment plan shall have the guarantor’s approval and shall not be set up by a representative of the patient (e.g., spouse, significant other, family member, or friend). Exceptions are:

1. A Power of Attorney (POA)
2. A parent can be a guarantor for his/her minor children
3. Guarantor has provided name of Authorized Third Party (ATP)
4. Release of Information specifying billing or finance

B. Payment plans shall be coordinated with the guarantor and the arrangement made within the parameters as follows:

\$100.00 to \$1,800.00	up to term of 12 months
\$1,800.01 to \$4,560	up to term of 24 months
\$4,560.01 to \$9,000.00	up to term of 36 months

1. Minimum payments of \$ 50.00 per month shall be enforced.
2. Management may approve monthly payment arrangements up to 48 months for accounts with review of the guarantor’s financial situation. Additional documentation may be required.



Policy #: 15.04.008

Title: Payment Plans

Chapter: Records of Care, Treatment, and
Services

3. The patient's first payment is due at the time the payment plan is established. Thereafter, the patient will be billed monthly.
 4. Payment plans that are initiated or updated after the effective date of this policy will be required to sign up for paperless billing through MyChart.
- C. Payment plans will be set up with automatic withdrawal by Cheyenne Regional. Automatic bill pay through the guarantor's bank account does not constitute automatic withdrawal. The individual setting up the payment plan must be the cardholder or bank account owner unless a POA is on file. The following are acceptable ways to be enrolled in automatic withdrawal with the information required.
1. Check requirements (E-check):
 - a. First and Last Name on Check
 - b. Account Number
 - c. Routing Number
 - d. State listed on Check
 - i. E-checks will not be an accepted payment method for payment plans as of 08/01/2022. Current and active payment plans with this payment method will be permitted to complete their existing term.
 - ii. If a guarantor wishes to add additional accounts to his/her current payment plan, he/she must terminate the existing plan with this payment method and open a new plan with a credit or debit card payment method.
 - iii. If an E-check is returned for non-sufficient funds or due to a bank account closure, we will attempt to contact the guarantor with the telephone number on file to obtain a credit or debit card payment method. If Cheyenne Regional is unable to do so, the payment plan will be terminated.
 - iv. If no payment is received prior, the 4th and final statement will be issued (following the guarantor's current statement cycle) which will provide 30 days' notice of intent to send to bad debt unless payment in full is received or an approved payment plan is set up



Policy #: 15.04.008

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Chapter: Records of Care, Treatment, and
Services

- v. If a check is returned to Cheyenne Regional for non-sufficient funds or due to an account closure, the payment will be reversed. A letter will be sent to the Guarantor stating that checks will no longer be an acceptable form of payment. The Guarantor Account will be flagged to notify staff to not accept this form of payment. If Cheyenne Regional receives more than one returned item, Cheyenne Regional can impose bank fees on the Guarantor.
2. Credit Card requirements:
 - a. Card Number
 - b. Expiration Date
 3. Debit Card requirements:
 - a. Card Number
 - b. Expiration Date
- D. Cheyenne Regional will attempt to contact the guarantor with the telephone number on file a month prior to the Debit or Credit Card expiring to update the form of payment. There will also be a notification of an expiring card on the monthly statement. In addition, Cheyenne Regional will contact the guarantor to inform him/her that the transaction did not go through. If unable to obtain/verify a new and consistent credit or debit card for payment, the accounts will be removed from the payment plan.
1. If no payment is received prior, the 4th and final statement will be issued (following the guarantor's current statement cycle) which will provide 30 days' notice of intent to send to bad debt unless payment in full is received or an approved payment plan is set up.
- E. Cheyenne Regional full-time and part-time employees (excluding PRN and temporary employees) have been permitted to utilize payroll deduct as a payment method for payment plans that were set up prior to 08/01/2022.
1. Accounts that have an active payment plan in effect using this method will be permitted to continue through the completion of the term of the payment plan.



Cheyenne Regional Medical Center

Policy #:	15.04.008
Title:	Payment Plans
Chapter:	Records of Care, Treatment, and Services

2. No new accounts will be permitted to be added on to the existing payment plan through payroll deduct. If an employee wishes to add accounts to his/her existing payment plan, he/she will need to terminate his/her payroll deduct payment plan and set up the automatic withdrawal payment plan using his/her debit or credit card. Both types of plans will not be permitted at the same time.
3. Employees taking a nonpaid leave of absence will no longer be eligible for payroll deduct and must establish a new payment plan using a credit or debit card payment method.

References:

Policy Cross Reference:

This policy replaces the following policy:

Key Words: Payments

<i>Approval Matrix</i>
Policy Owner:
Director of Billing Services
VP Approval:
Chief Financial Officer
Committee Approval:
Policy Review Committee via DocTract: January 2024