



Partners Approach to Managing Patient Liabilities

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FOUNDED BY BRIGHAM AND WOMEN'S HOSPITAL
AND MASSACHUSETTS GENERAL HOSPITAL

Financial Counseling Philosophy and Approach

- Coverage options for health care are complex and often confusing for patients
- Partners goal is to try and identify potential issues as early as possible and have financial counselors available to provide one on one assistance
- Support timely patient enrollment in all available programs to maximize their coverage
 - All Virtual Gateway Options including MassHealth, Commonwealth Care, and HSNO
 - Commonwealth Choice
 - Medical Hardship
 - Medicare Part D
 - Food Stamps
- Ongoing follow up and support for patients on both the initial application completion and subsequent open enrollment and re-determinations
- Counsel patients about health care reform, including the individual mandate, tax penalties, and exemption process.
- Conduct specialized outreach campaigns around specific issues – health care reform changes, open enrollment, etc.
- Whenever possible, inform patients of their potential liability and the options that are open to them.

Financial Counseling Capacity

- Partners employs 91 FTE Patient Financial Counselors across its hospital and health center sites
- Partners sites have built referral processes to steer patients from all departments toward patient financial counselors.
- Hospitals and health centers promote their financial counseling resources to all practices and staff.
- Hospitals assign financial counselors to large outpatient practices, so that patients and staff have an internal resource.

Approach to Patient Collections

- Insurance claims are resolved first
 - Resolution may require patient involvement
- We rely on the patient contacting us
 - Bill cycle is automated
 - Limited use of “collection calls”
 - Enhanced message on the availability of assistance

Overview of Partners Uninsured Patient Discount Policy

- Policy supplements existing assistance programs and assumes that patients will apply for any available programs
- Discounts are extended to both uninsured patients and insured patients who have balances that are not covered by a patients policy (Out of Network, service exclusions)
- Policy doesn't cover services excluded by HSNO (ART/IVF, Cosmetic Care, Private Room)
- Policy covers all Partner's acute care hospitals and their affiliated physicians organizations
- Policy typically excludes copayments, co-insurance and deductibles

Summary of Partners Uninsured Patient Discount Policy

- 20% General Discount extended to Uninsured Patients for balances where payment is arranged within 60 days of the initial bill
- 5% Prompt Pay Discount extended to Uninsured Patients for balances where payment is arranged within 30 days of the initial bill
- Physician Organizations discount services to patients with Full HSN coverage by 100%. Discount for patients with Partial HSN coverage is 50%
- HSNO Medical Hardship: Hospital balances discounted per HSNO coverage. Physician Organization balances discounted by 50% post application approval
- PHS Medical Hardship: Policy limited to emergent care and medically necessary follow up care for residents who don't otherwise qualify for HSNO Medical Hardship. Discount ranges from 50% to 70% depending on family income and size of medical bill

Patient Communications

- Developed in order to help educate patients about
 - Why they may still get a bill even if they are insured
 - Who to call if they can't pay a bill
 - The importance of understanding the costs associated with their health plan
- Goal is to encourage patients to call us for help