

NOTICE

COLLECTION ACTIONS TAKEN IN THE EVENT OF NON-PAYMENT

CAH will have the right to refer and transfer unpaid accounts to a collection agency in the following situations:

- When the patient has been set up on payment arrangements directly with CAH, but has not made the minimum monthly payment within 60 days;
- When the patient has not been set up on payment arrangements and has not made any payment within 120 days;
- When the patient's insurance has paid its portion of the benefits and indicates a remaining balance or co-insurance or deductible as patient responsibility, and the patient fails to make a payment, or has set up a payment arrangement, and fails to make the minimum monthly payment within 60 days, or has failed to respond to CAH's internal collection efforts after 120 days and two statements, plus 2 collection letters have been sent;
- When the patient fails to provide CAH with accurate insurance filing information, and after correspondence or attempts to contact the patient have failed for a 120-day period after the first billing;
- When the patient fails to provide CAH with accurate contact information, such as phone or address, and statements and correspondence are returned undeliverable for a 120-day period after the first billing;
- Note: CAH does not anticipate taking extraordinary collection actions ("ECAs") as hereinafter defined, before it has made reasonable efforts to determine whether a person qualifies for financial assistance. If CAH takes an ECA prior to making reasonable efforts to determine whether the individual qualifies for financial assistance, and the individual does qualify for financial assistance, then CAH will reverse its ECAs so taken. If a patient has submitted a timely application for financial assistance, referral to a collection agency will not be made until a determination has been made as to whether the applicant will receive financial assistance.
- Only after reasonable efforts and a final determination have been made on whether an individual is eligible for financial assistance, CAH or its agents may engage in ECAs against the individual in the event of nonpayment. ECAs include actions taken against an individual related to obtaining payment of a bill for care that require a legal or judicial process, including, but not limited to, the following:
 - Placing a lien on an individual's property, such as pending insurance settlements;
 - Commencing a civil action against an individual; and
 - Selling an individual's debt to another party.