

AAHAM CRCS Exam STUDY MANUAL

CH 5 Credits and Collections

Charity Care - Answer- service provided that is never expected to result in cash flow. Charity Care results from a provider's policy to provide healthcare services free of charge or at a reduced cost to individuals who meet certain financial criteria.

Indigent - Answer- an individual who has no means of paying for medical services or treatments and is not eligible for benefits under Medicaid or any other public assistance program

bad Debt - Answer- an uncollectible account resulting from the extension of credit. examples of bad debt include patients who default from payment arrangements, skip, file bankruptcy without assets, or have insolvent estates, and guarantors who refuse to pay.

statute of limitations - Answer- the amount of time in which a claim must be collected before it is deemed paid or satisfied. No legal proceedings can be initiated after the statute of limitations expires.

How are periods of statute limitations determined - Answer- vary from state to state. Limitation periods are usually: LESS for open-end accounts or oral agreements GREATER for notes or written agreements. GREATEST for judgements.

When Can the statute of limitations be extended? - Answer- May be extended under the following circumstances:

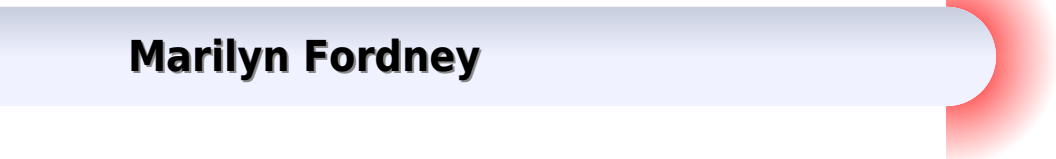
- Obtaining a written 'promise to pay',
- or a partial payment on the principal account,
- reducing the account to judgement immediately,
- executing a new contract with the guarantor whereby the creditor gives new consideration in exchange for a promise to pay.

What must a written collection policy include? - Answer- Admission policy,

- Minimum Acceptable payments,
- follow up policy including the title/role of the person
- public relations policy,
- charity care requirements and protocols,
- discount policy,
- practice of charging interest,
- contract amount implications,

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Marilyn Fordney



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