



### Filling Your Financial Assistance Bucket (s)



Call 1-920-645-6017  
Email [sales@americollect.com](mailto:sales@americollect.com)



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### Who Me?

- Shawn K. Gretz  
VP of Sales for Americollect and AmeriEBO

I am not a lawyer, nor do I play one on TV, and I did not stay at a Holiday Inn last night. People seeking legal advice should always consult with an attorney.

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### Who We Are:



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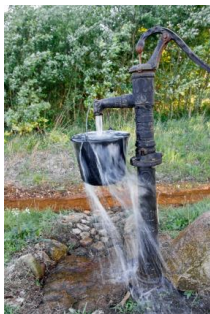
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### Pre-Reform



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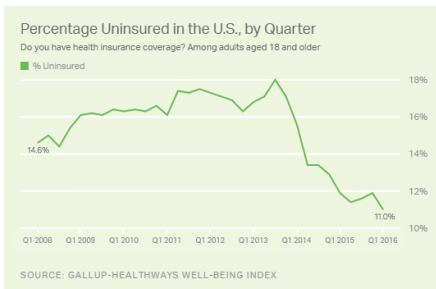
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### Post-Reform



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### Many Buckets



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### Many Buckets

1. Approved Applications
2. Amount Generally Billed (AGB)
3. Self Pay Discount
4. Presumptive Eligibility
5. Underinsured = Catastrophic

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### Bucket 1 – Patient Facing Team

- Registration Team - "Offering"
- Financial Counselors
- Customer Service Reps
- Medicaid Eligibility Team
- Nurses
- Doctors



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### Bucket 2 – Approved Apps

Bad Debt? – If the patient is approved for financial assistance today, how likely is it that they will be able to afford past bad debt?

Add the following language to your FAP

*“If approved for 100% discount of financial assistance all outstanding receivables including those at bad debt agencies unless a payment has been applied on the account will be approved.”*

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### Bucket 3 – AGB

501r Prepublication Released 12/29/2014 stated that:

*“Only discounts specified in a hospital facility’s FAP (therefore subject to the AGB limitation) may be reported as “financial assistance” on Schedule H of the Form 990.”*

AGB is on the FAP – Should you claim AGB as financial assistance?

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### Bucket 4 – Self-Pay Discount

501r Prepublication Released 12/29/2014 stated that:

*“Only discounts specified in a hospital facility’s FAP (therefore subject to the AGB limitation) may be reported as “financial assistance” on Schedule H of the Form 990.”*

Self-Pay Discounts are listed in many facilities FAP – should you claim Self Pay as financial assistance?

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Email [sales@americollect.com](mailto:sales@americollect.com)



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### Bucket 5,6,7,& 8 – Presumptive

Bucket 5. Patient is homeless or received care from a homeless clinic; or

Bucket 6. Patient is deceased with no known estate

Bucket 7. Patient has been approved by the court for bankruptcy estate; or

Bucket 8. Patient is receiving Supplemental Nutrition Assistance Program (SNAP).

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### Bucket 9 – Presumptive - PARO

Demographic Scrub – PARO

No “soft” hit to the credit bureau (what kind of vehicle do you drive, size of your household, fishing or hunting license, magazines you subscribe to and estimate of your federal poverty guidelines)

Calibration phase to improve accuracy

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### Bucket 9 – PARO

How AmeriEBO is using PARO –

Scrub Strict Self Pay at the Guarantor Level once every Six Months.

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Email [sales@americollect.com](mailto:sales@americollect.com)



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### Bucket 9 – PARO

Update your FAP

Patients without any third party coverage and without the ability to qualify for third party coverage will be scored through PARO. PARO estimates (score, Federal Poverty Level estimates, and asset indicators) at the date the account is determined strict self pay. PARO estimates may be used to determine accounts eligible for full discount or partial discount based on financial need.

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### Bucket 10 – Presumptive Credit

How Americollect is using Collection Prediction Score –

Scrub at the Guarantor Level day 2 before the first notice is mailed to ALL patients.

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### Bucket 10 – Presumptive Credit

Update your FAP

Patients listed for collections will be scored through a credit bureau. This score will cause a “soft hit” on your credit file and will not affect your credit score. All accounts that score below 499 and have no payments applied to the account will be qualified for financial assistance.

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## Bucket 11 – Catastrophic

Catastrophic Care: XXX patients not meeting financial assistance eligibility thresholds may be eligible for assistance under circumstances when XX medical bills would result in severe financial hardship. Patients, or their guarantors, may be eligible for catastrophic care assistance if they have incurred out-of-pocket obligations resulting from medical services provided by XXX that exceed 25% of family income and have assets below the equivalent of 600% of the FPL threshold.

Patients, or patient guarantors, meeting eligibility criteria for catastrophic care will have their XXX charges discounted to an amount not to exceed 25% of family income.

Call 1-920-645-6017  
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Q&A

Shawn Gretz

[shawn@americollect.com](mailto:shawn@americollect.com)

920-420-3420

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