Name of Policy: POS Collection
Policy Number: 3364-132-21
Approving Officer: Chief Financial Officer - UTMC
Responsible Agent: Administrative Director, Revenue Cycle
Scope: 

☐ New policy proposal  ☐ Minor/technical revision of existing policy
☐ Major revision of existing policy  ☐ Reaffirmation of existing policy

(A) Policy statement

The following Point of Service Collections Policy outlines the process used by the University of Toledo Medical Center to educate patients with understanding their insurance benefits and the estimated cost of their healthcare services. UTMC will further assist patients to identify a method and timing for payment for the anticipated liability.

(B) Purpose of policy

It is the intent of UTMC to provide patients with a detailed understanding of the estimated cost of their healthcare services. UTMC will attempt to collect the out of pocket patient portion (estimated cost) from patients before or at the time of service. Patient’s that are unable to satisfy their obligation will be offered Financial Counseling services to identify possible payment arrangements.

(D) Procedure

1. If not already performed, staff will verify insurance eligibility and coverage. Document an account note of where/how coverage was verified. Identify and attempt to collect any co-pays, deductibles, or estimated patient responsibility. Eligibility and coverage can be verified via:
   a. Eligibility, benefits query & estimation within Passport
   b. Eligibility & benefits query within Athena

2. If not already complete, staff will educate patient on their financial responsibility and request patient make payment at time of registration. Document an account note of details and record identified, expected patient payment and method of payment. Financial Counseling should be referred in the following instances:
   a. The patient asks for financial assistance
b. The patient is uninsured  
c. The patient has a large estimated liability & voices inability to pay

3. Process payment following the UTMC/UTP Cash Handling Procedures¹

4. Print/Issue Receipt to the patient

(F) References
1. The above outlined policy and procedure is intended to outline the process of identifying, accepting and processing patient payments at point of service registration. This does not replace the following policies:
   a. Billing and Collections Policy #3364-142-17
   b. Patient Financial Assistance Policy #3364-142-13

---

Approved by:  
Robin Horani  
Administrative Director, Revenue Cycle

Nickolas A. Vitale  
Interim Chief Financial Officer - UTMC

Initial effective date:  
6/3/2009

Review/Revision Date:  
10/1/2012

Next review date:  
5/1/2019

---

Review/Revision Completed by:

Policies Superseded by This Policy: None

---

¹ See UTMC/UTP Cash Handling Procedure