



## **Client Balance Policy**

Date of Origin: 01/15/2019  
Modification Date(s):  
Date of Last Review: 11/10/20

### **I. Purpose**

To outline consistent practices in managing client balances.

### **II. Policy**

1. All client services shall be billed at list pricing for each department.
2. Discounts to these list prices may be made only under the following circumstances.
  - a. Where a specific contract exists between UCP of Maine and insurance company, the difference between the list price and contracted price will be considered a contractual adjustment. This will be adjusted at the time payment and remittance is received.
  - b. Any and all other discounts to list pricing or patient balances must be approved by senior management before applied.
3. Clients will be billed for copays, deductibles, coinsurances or in the case of claim denials by the insurance carrier.
4. Any total client balance equaling \$5.00 or less (all current claims combined) will be written off as the expense of collecting such an amount exceeds the payment itself. If a client has a balance greater than \$5.00 but an individual claim within has a remaining balance of \$5.00 or less, no small balance write off can be made on those individual balances within. No small balance write off can be used for any and all balances remaining with a insurance company(ies).

### **III. Procedure**

1. UCP will bill the insurance company of behalf of the client and will accept assignment of the benefit to UCP of Maine. This will not transfer responsibility for payment from the patient to the insurance company.
2. Once the payment from the insurance company(ies) has been received, the total remaining balance will be billed to the client only if the below circumstances apply.
  - a. If the explanation of benefits states all or part of the balance is copay.
  - b. If the explanation of benefits states all or part of the balance is deductible.

- c. If the explanation of benefits states all or part of the balance is coinsurance.
  - d. If the explanation of benefits states all or part of the balance is denied for any reason.
  - e. If the explanation of benefits states all or part of the balance is not covered.
3. Any subsequent adjustments to the balance will be made only in the case of:
- a. Determination the client does not have or qualify for any insurance. (requires management approval)
  - b. Where the cost of payment collection will exceed the payment. This would allow a small balance write off. (see II.4 above)

Clients who are unable to pay the balance in full may request a payment plan. Clients who have questions about their bills or wish to request a payment plan, should be directed to call the Billing Manager at 207-941-2952 x 255.

  
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Scott Tash, CEO

  
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