

<i>Aurora Health Care System Administrative / Clinical Manual</i>	<i>Txheej Txheem Kev Tswj Xyuas Kev Noj Qab Haus Huv Ntawm Aurora/ Phau Ntawv Qhia Txog Kev Kuaj Mob</i>
Policy No: 245	Nab Npawb Pab Kas Phais: 245
Patient Collection # 245 Page 1 of 9	Kev Sau Nqi Ntawm Tus Neeg Mob # 245 Nplooj 1 ntawm 9
Effective Date: 01/01/14 (all encounters from that date forward)	Hnub Siv Tau: 01/01/14 (txhua yam siv tau txij hnub ntawd mus)
Revision Dates: 12/15	Hnub Raug Kho: 12/15
PATIENT COLLECTION	KEV SAU NQI NTAWM TUS NEEG MOB
1. Purpose	1. Lub Homphiaj
Aurora Health Care, Inc. and its affiliates (collectively “Aurora”) recognize the importance of maintaining sound debt collection practices while balancing the needs of the communities and patients Aurora serves. This Policy describes the procedure, requirements, and limitations related to Aurora’s internal and external collection efforts used in the event of a Guarantor’s non-payment. Note that certain aspects of this Policy are guided by Aurora’s Financial Assistance Policy (#150).	Aurora Health Care, Inc. thiab nws cov chaw ua haujlwm ncau (feem sib koom tes ntawm “Aurora”) lees paub txog feem tseem ceeb ntawm kev saib xyuas kev sau cov nuj nqi kom raug thiab pab saib xyuas cov neeg mob ntawm Aurora thiab cov zos kom tsim nyog. Txoj cai tswjfw m no piav qhia txog cov txheej txheem kev kuaj mob, cov tshooj cai, thiab feem raug txwv ntsig txog kev sau cov nuj nqi sab hauv thiab sab nrauv ntawm Aurora rau kis uas ib Tus Neeg Lav tsis them cov nqi. Nco ntsoov tias qee feem ntawm Txoj Cai Tswjfw m no yog ua raws li Txoj Cai Pab Nyiaj Txiag Ntawm Aurora (#150).
2. Scope	2. Txoj Haujlwm
This policy applies to medical services billed by an Aurora entity that have been provided by an Aurora hospital or an Aurora employed medical professional.	Txoj cai tswjfw m no siv rau cov nqi kuaj mob los ntawm ib lub chaw ntawm Aurora uas raug muab kev saib xyuas los ntawm Aurora lub tsev khomob lossis Aurora tus kws kuaj mob.
3. Definitions	3. Cov Ntsiab Lus
<u>Account</u> – An account receivable based on services furnished by Aurora.	<u>As Qhauj</u> – Ib tug as qhauj tau txais raws li qhov cov kev saib xyuas uas tau muab los ntawm Aurora.
<u>Bad Debt Account</u> – An Account with a Self Pay Balance that has remained unpaid following reasonable internal collection efforts consistent with this Policy.	<u>As Qhauj Nuj Nqi Uas Yuav Them Tsis Taus</u> – Ib tug as qhauj Cov Nyiaj Seem Ntawm Tus Kheej Yog Tus Them uas tseem tsis tau them vim kev sau cov nuj nqi sab hauv xwm yeem raws li txoj cai tswjfw m no.
<u>Contracted Collection Agency</u> – A contracted vendor providing debt collection services on behalf of Aurora.	<u>Lub Chaw Haujlwm Sau Cov Nuj Nqi Uas Taug Cog Lus Nrog</u> – Ib lub chaw muag pab kas phais uas tau cog lus nrog tau sau cov nuj nqi tam rau ntawm Aurora.

<p><u>Extraordinary Collection Actions (ECAs)</u> – The following actions are considered Extraordinary Collection Actions: (a) reporting a Guarantor to a credit reporting agency, (b) selling a Guarantor’s debt to another party, (c) placing a lien on a Guarantor’s property, (d) attaching or seizing a Guarantor’s bank account or any other personal property, (e) commencing a civil action against a Guarantor, (f) causing a Guarantor’s arrest, (g) causing a Guarantor to be subject to a writ of body attachment, (h) garnishing a Guarantor’s wages, and (i) deferring or denying, or requiring a payment before providing, medically necessary care because of an Guarantor’s nonpayment of one or more bills for previously provided care covered under the FAP. ECAs against a Guarantor include ECAs against any other individual who has accepted or is required to accept responsibility for the Guarantor’s Account.</p>	<p><u>Kev Nqis Tes Tshwj Xeeb Sau Cov Nqi (ECAs)</u> – Feem kev nqis tes ua hauv qab no yog Kev Nqis Tes Tshwj Xeeb Sau Cov Nqi: (a) kev hais qhia ib Tus Neeg Lav mus rau ib lub chaw teev cov nyiaj qiv txais, (b) kev muag cov nuj nqi ntawm Tus Neeg Lav mus rau lwm tus, (c) kev muab Tug Neeg Lav yam khoom muaj nqi los tam, (d) kev txeeb lossis ywv tus as qhauj nyiaj hauv tuam txhab nyiaj ntawm Tus Neeg Lav lossis lwm yam khoom muaj nqi ntawm tus kheej, (e) pib yuam siv txoj cai rau Tus Neeg Lav, (f) ua kom Tus Neeg Lav raug ntes, (g) ua kom Tus Neeg Lav raug khi, (h) xa daim ntawv ywv cov nqi dag zog ntawm Tus Neeg Lav, thiab (i) ncuu sijhawm lossis tsis kam lees, lossis yuav tsum them nyiaj ua ntej muab kev saib xyuas, kev kuaj mob tseem ceeb vim Tus Neeg Lav tsis tau them ib ntawm ntau cov nuj nqi rau feem kev kuaj mob yav dhau los raws li qhov kev pab FAP. ECAs tsis pom zoo nrog Tus Neeg Lav xws li ECAs tsis pom zoo nrog lwm tus neeg uas tau lees tias yuav them lossis tau lees los saib xyuas rau Tus As Qhauj ntawm Tus Neeg Lav.</p>
<p>FAP - Aurora’s Helping Hand Program Financial Assistance Policy.</p>	<p>FAP - Txoj Cai Tswjfwim Kev Pab Nyiaj Txiag ntawm Aurora’s Helping Hand.</p>
<p><u>First Placement Agency(s)</u> – Contracted Collection Agency(s) that receive and service Placed Accounts which are being placed for the first time with an outside collection agency.</p>	<p><u>Kev Hloov Cov Chaw Them Xub Thawj</u> – Cov Chaw Haujlwm Sau Cov Nuj Nqi Uas Taug Cog Lus Nrog yuav tau txais kev saib xyuas uas Raug Hloov Rau Cov As Qhauj uas tab tom yuav raug pauv hloov rau thawj zaug los ntawm ib lub chaw sau nqi sab nrauv.</p>
<p><u>Guarantor</u> – The person or groups of persons that assumes responsibility of payment for all or part of a debt owed to Aurora.</p>	<p><u>Tus Neeg Lav</u> – Yog tus neeg lossis pawg neeg uas yuav tau them tag nrho lossis ib feem ntawm cov nuj nqi uas tseem tshuav nuj nqi ntawm Aurora.</p>
<p><u>Placed Account</u> – A Guarantor’s Bad Debt Account that has been placed with a Contracted Collection Agency.</p>	<p><u>Tau Pauv Hloov Tus As Qhauj</u> – Ib Tug Neeg Lav Tus As Qhauj Nuj Nqi Uas Yuav Them Tsis Taus uas raug pauv hloov nrog rau ib Lub Chaw Haujlwm Sau Cov Nuj Nqi Uas Tau Cog Lus Nrog.</p>
<p><u>Second Placement Agency(s)</u> – Contracted Collection Agency(s) that receive and service Placed Accounts which are being placed for the second time with an outside collection agency.</p>	<p><u>Kev Hloov Cov Chaw Them Xub Thawj</u> – Cov Chaw Haujlwm Sau Cov Nuj Nqi Uas Taug Cog Lus Nrog yuav tau txais kev saib xyuas uas Raug Hloov Rau Cov As Qhauj uas tab tom yuav raug pauv hloov rau zaum thib ob los ntawm ib lub chaw sau nqi sab nrauv.</p>
<p><u>Self Pay Balance</u> – The portion of a Guarantor’s bill that the Guarantor is legally responsible for paying.</p>	<p><u>Cov Nqi Seem Uas Tus Kheej Yuav Tau Them</u> – Yog ib co nqi ntawm Tus Neeg Lav uas Tus Neeg Lav yuav tau them.</p>
<p><u>Skip-tracing</u> – Attempts to locate the correct</p>	<p><u>Kev soj qab xyuas qhov raug hla</u> – Maj zeeg los kho</p>

address and or phone number of the Guarantor.	qhov chaw nyob thiab nab npawb xovtooj ntawm Tus Neeg Lav.
4. Policy	4. Txoj Cai Tswjfw
4.1 Permitted Internal Collection Methods. Examples of collection methods Aurora may use to collect Self Pay Balances from Guarantors include:	4.1 Lub Tswv Yim Sau Cov Nqi Sab Hauv Uas Raug Tso Cai. Piv txwv lub tswv yim sau cov nqi ntawm Aurora tej zaum yuav siv sau Cov Nyiaj Seem Ntawm Tus Kheej Yuav Tau Them los ntawm Cov Neeg Lav uas muaj xws li:
4.1.1 Face to face appointments with the Guarantor	4.1.1 Mus ntsib kiag Tus Neeg Lav
4.1.2 Telephoning, mailing, and/or emailing the Guarantor	4.1.2 Hu xovotooj, sau ntawv xa mus, thiab/lossis xa email mus rau Tus Neeg Lav
4.1.3 Written notice to the Guarantor of non-payment and amounts due via mail or electronic mail	4.1.3 Xa tsab ntawv ceebtoom lossis xa hauv koo pij tawj mus rau Tus Neeg Lav uas tsis tau them cov nqi thiab cov nyiaj nuj nqi
4.1.4 Skip-tracing	4.1.4 Kev soj qab xyuas qhov hla
4.2 Prohibited Collection Methods. Aurora will not use, nor permit a Contracted Collection Agency to use, any of the following debt collection methods:	4.2 Lub Tswv Yim Sau Cov Nqi Raug Txwv. Aurora yuav tsis siv, tsis tso cai rau ib Lub Chaw Sau Cov Nqi Uas Tau Cog Lus Nrog los siv cov tswv yim sau cov nuj nqi raws li hauv qab no:
4.2.1 Causing a Guarantor's arrest	4.2.1 Ua rau Tus Neeg Lav raug ntes
4.2.2 Causing a Guarantor to be subject to a writ of body attachment	4.2.2 Ua rau Tus Neeg Lav raug khi
4.2.3 Attaching or seizing Guarantor's bank account or any other personal property	4.2.3 Txeeb lossis ywv tus as qhaj ntawm Tus Neeg Lav lossis lwm yam khoom muaj nqi ntawm tus kheej
4.2.4 Foreclosing on a Guarantor's property	4.2.4 Ywv yam khoom muaj nqi ntawm Tus Neeg Lav
4.2.5 Any debt collection activity that would interfere with the provision, without discrimination, of emergency medical care	4.2.5 Kev sau ib co nuj nqi uas yuav cuam tshuam rau txoj cai, tsis muaj kev ntxub ntxaug txog kev kuaj mob xwm txheej kub ntxhov ceev
4.2.6 Any other debt collection activity prohibited by state or federal law	4.2.6 Kev sau lwm yam nuj nqi uas raug txwv raws li lub xeev thiab tsoomfwv txoj cai
4.3 Limited Use of Extraordinary Collection Actions. Aurora shall not undertake, nor permit a Contracted Collection Agency to undertake, any Extraordinary Collection Actions within 240 days after the date of a Guarantor's first post-discharge billing statement or at any time against a Guarantor while such Guarantor's financial assistance application is in a pending review status. In the event Aurora or a Contracted Collection Agency has taken an Extraordinary Collection Action against a Guarantor who subsequently is determined to be eligible for assistance under the FAP, then Aurora (or the Contracted Collection Agency, as applicable) shall take measures to reverse the Extraordinary Collection Action. The policy and procedures for	4.3 Raug Txwv txog Kev Nqis Tes Tshwj Xeeb Sau Cov Nuj Nqi. Aurora yuav tsis lees, tsis tso cai rau ib Lub Chaw Sau Nqi Uas Raug Cog Lus Nrog los Nqis Tes Tshwj Xeeb Sau Cov Nuj Nqi hauv lub sijhawm 240 hnuv tomqab hnuv muab daim ntawv nqi thawj zaug rau Tus Neeg Lav lossis txwv tsis pub cuam tshuam rau Tus Neeg Lav thaum lub sijhawm Tus Neeg Lav daim ntawv thov kev pab nyiaj txiag tseem tab tom raug txheeb xyuas. Nyob rau kis uas Aurora lossis Lub Chaw Haujlwm Sau Nqi Uas Tau Cog Lus Nrog tau Nqis Tes Tshwj Xeeb Sau Cov Nuj Nqi rau Tus Neeg Lav uas raug txiav txim tias yog tus muaj cai tau txais kev pab raws li qhov kev pab FAP, dhau ntawd Aurora (lossis Lub Chaw Sau Nqi Uas Tau Cog Lus Nrog raws li qhov tsim nyog) yuav siv cov cai los hais

permissible deferral or denial of care based on a past Self Pay Balance is found in the FAP.	Qhov Nqis Tes Tshwj Xeeb Sau Cov Nuj Nqi. Txoj cai tswj xeeb thiab cov txheej txheem kuaj mob uas raug tso cai xa mus saib xyuas rau lwm qhov lossis raug tsis kam lees saib xyuas vim Cov Nyiaj Seem Ntawm Tus Kheej Yuav Tau Them yav dhau los pom muaj nyob ntawm FAP.
4.4 Reasonable Efforts to Determine FAP Eligibility. Before referring a Bad Debt Account to a Contracted Collection Agency, Aurora must ensure reasonable efforts were made to determine whether the Guarantor is eligible for assistance under the FAP. Such reasonable efforts shall include, but are not limited to, the following:	4.4 Lub Laj Thawj Txiaiv Txim Txog Qhov Muaj Cai Rau FAP. Ua ntej yuav xa ib tus As Qhauj Nuj Nqi Uas Yuav Them Tsis Taus mus rau ib Lub Chaw Sau Nuj Nqi Uas Tau Cog Lus Nrog, Aurora yuav tsum muaj lub laj thawj txaus los txiaiv txim seb Tus Neeg Lav puas muaj cai losyog tsis muaj cai rau qhov kev pab raws li FAP. Cov laj thawj zoo li no muaj xws li hais nram no tab sis kuj tsis yog tas li no xwb:
4.4.1 When Patient Account Services makes phone contact with a Guarantor, the Caregiver shall explore the possibility that the Guarantor is FAP-eligible.	4.4.1 Thaum Lub Chaw Saib Xyuas Neeg Mob Tus As Qhauj hu xovtooj tham nrog Tus Neeg Lav, Tus Kws Saib Xyuas yuav tshawb nrhiav seb Tus Neeg Lav puas muaj cai rau FAP.
4.4.2 When a Guarantor requests information regarding financial assistance, Patient Account Services shall provide the requested information and explore the possibility that the Guarantor is eligible under for assistance under the FAP.	4.4.2 Thaum Tus Neeg Lav thov cov ntaub ntawv ntsig txog kev pab nyiaj txiag, Lub Chaw Saib Xyuas Tus Neeg Mob Tus As Qhauj yuav muab cov ntaub ntawv thov ntawd rau thiab yuav tshawb nrhiav seb Tus Neeg Lav puas muaj cai raws li qhov kev pab rau hauv FAP.
4.4.3 Aurora shall include, on all billing statements, a conspicuous written notice that includes: (i) notification and information about the availability of the FAP, (ii) a telephone number of the office or department at Aurora that can provide information about the FAP and the FAP application process, and (iii) the direct Web site address where copies of the FAP, the FAP application form, and plain language summary of the FAP may be obtained.	4.4.3 Aurora yuav muab txhua cov ntaub ntawv nqi, ib daim ntawv ceebtoom uas muaj xws li: (i) ceebtoom qhia txog cov ntaub ntawv uas muaj qhov kev pab ntawm FAP, (ii) tus nab npawb xovtooj ntawm chav lis haujlwm ntawm Aurora uas muaj cov ntaub ntawv ntawm FAP thiab txheej txheem kev thov FAP, thiab (iii) qhov Web site uas muaj cov ntaub ntawv theej ntawm FAP, daim ntawv foos thov FAP, thiab tej zaum yuav muaj cov ntaub ntawv hais txog qhov kev pab ntawm FAP.
4.5 Placement of Bad Debt Accounts. Bad Debt Accounts of at least five dollars may be placed with a Contracted Collection Agency any time after a Self Pay Balance remains delinquent for four 28-day billing statement cycles.	4.5 Kev Pauv Hloov Cov As Qhauj Nuj Nqi Uas Yuav Them Tsis Taus. Cov As Qhauj Nuj Nqi Uas Yuav Them Tsis Taus uas muaj tsawg kawg yog tsib daus las tej zaum yuav raug muab hloov rau ib Lub Chaw Sau Cov Nuj Nqi Uas Tau Cog Lus Nrog rau thaum ib lub sijhawm tomqab Qhov Nyiaj Seem Uas Tus Kheej Yuav Tau Them cov nqi rau lub sijhawm plaub zeeg 28 hnuv.
4.6 Suspension of Collection Efforts. In the event a Guarantor timely submits an FAP application (i.e. prior to the 240 day deadline provided for in the FAP), then Aurora (or the Contracted Collection Agency, as applicable) shall suspend any current collection activity on the Bad	4.6 Kev Ncua Lub Sijhawm ntawm Kev Sau Cov Nqi. Nyob rau kis uas Tug Neeg Lav xa ib daim ntawv thov FAP tuaj txog raws lub sijhawm (xws li ua ntej 240 hnuv txog hnuv kawg uas tau hais tseg rau hauv FAP), dhau ntawd ces Aurora (lossis Lub Chaw Sau Cov Nuj Nqi Uas Tau Cog

Debt Account until such time the Guarantor's eligibility under the FAP is determined.	Lus Tseg, raws li qhov tsim nyog) yuav ncuav lub sijhawm sau cov nuj nqi raws li Tus As Qhauj Nuj Nqis Uas Yuav Tsis Them Tsis Taus kom mus txog thaum lub sijhawm uas Tus Neeg Lav muaj cai tau txais kev pab raws li txoj cai ntawm FAP.
4.7 Permitted External Collection Methods. Contracted Collection Agencies may use the following collection methods in an attempt to collect placed Bad Debt Accounts:	4.7 Lub Tswv Yim Sau Cov Nqi Sab Nrauv Uas Raug Tso Cai. Cov Chaw Sau Cov Nuj Nqi Uas Tau Cog Lus Nrog tej zaum yuav siv cov tswv yim sau cov nuj nqi txhawm rau kev sau Cov As Qhauj Nuj Nqi Uas Yuav Them Tsis Taus:
4.7.1 Telephoning, mailing, and/or emailing the Guarantor	4.7.1 Hu xovotooj, sau ntawv xa mus, thiab/lossis xa email mus rau Tus Neeg Lav
4.7.2 Skip-tracing	4.7.2 Soj qab xyuas qhov hla
4.7.3 Using internet based payment portals and web based chats sessions	4.7.3 Kev siv internet them cov nqi thiab siv tshooj sib tham hauv web
4.7.4 Reporting Bad Debt Accounts to credit reporting agencies	4.7.4 Kev Hais Qhia Txog Cov Nuj Nqi Uas Yuav Them Tsis Taus mus rau cov chaw teev cov nyiaj qiv txais
4.7.5 Initiation of civil actions in accordance with the procedures contained in this policy	4.7.5 Kev pib nqis tes ua ntawm pej xeem raws li cov txheej txheem muaj nyob hauv txoj cai tswjfwam no
4.8 Civil Litigation to Collect Bad Debt Accounts. Aurora may authorize its Contracted Collection Agencies to initiate civil litigation in an effort to obtain payment on Bad Debt Accounts. Contracted Collection Agencies must use the law firm of Aurora's choosing. Once a Bad Debt Account is referred for litigation, the law firm may pursue money judgment, lien attachment to assets, and garnishment of wages.	4.8 Kev Sib Foob txog Kev Sau Cov Nuj Nqi Ntawm Cov As Qhauj Uas Yuav Them Tsis Taus. Tej zaum Aurora yuav tso cai rau nws Cov Chaw Sau Cov Nuj Nqi Uas Tau Cog Lus Nrog los foob hais kom them cov nqi rau ntawm Cov As Qhauj Uas Yuav Them Tsis Taus. Cov Chaw Sau Cov Nuj Nqi Uas Tau Cog Lus Nrog yuav tsum siv txoj cai uas raug xaiv los ntawm Aurora. Kiang thaum ib Tug As Qhauj Nuj Nqi Uas Yuav Them Tsis Taus raug xa mus foob, tej zaum yuav siv txoj cai los txiav txim cov nyiaj, sau ntawv ywv cov khoom muaj nqi, thiab sau ntawv ywv cov nqi dag zog.
4.9 FDCPA Compliance. While engaging in collection efforts to obtain payment from Guarantors, Aurora shall comply, and shall ensure Contracted Collection Agencies comply, with all state and federal laws and regulations related to the collection of debts including, but not limited to, the Fair Debt Collection Practices Act (FDCPA).	4.9 Kev Ua Raws Txoj Cai FDCPA. Thaum hais txog kev sau cov nqi kom Cov Neeg Lav them cov nuj nqi, Aurora yuav siv, thiab yuav saib xyuas kom Cov Chaw Sau Cov Nuj Nqi Uas Tau Cog Lus Nrog siv raws li lub xeev thiab tshoomfwv cov cai thiab cov cai kav hais txog kev sau cov nuj nqi raws li hais nram no tab sis kuj tsis yog tas li no xwb xws li Txoj Cai Kev Sau Cov Nuj Nqi Kom Ncaj Ncees (FDCPA).
4.10 No Waivers. Aurora may not permit Guarantors to waive any of the protections or procedures contained in this Policy.	4.10 Tsis Muaj Kev Tso Tseg. Tej zaum Aurora yuav tsis tso cai rau Cov Neeg Lav tso tseg feem kev tiv thaiv lossis cov txheej txheem saib xyuas raws li sau tseg rau hauv txoj cai tswjfwam no.
5. Procedures	5. Cov Txheej Txheem Saib Xyuas
5.1 Notification of Financial Assistance	5.1 Txoj Cai Ceebtoom txog Kev Pab Nyiaj

Policy During and Prior to Collection Actions.	Txiag Thaum Lub Sijhawm thiab Ua Ntej Nqis Tes Sau Cov Nuj Nqi.
5.1.1 <u>Conspicuous Written Notice on Billing Statements.</u> Aurora shall include, on all billing statements, a conspicuous written notice that:	5.1.1 Daim Ntawv Ceebtoom txog Cov Ntawv Nqi. Aurora yuav sau txhua cov ntawv nqi thiab ib daim ntawv ceebtoom tias:
(i) Provides notification and information about the availability of the FAP, including the Plain Language Summary of the FAP (as that term is defined in the FAP);	(ii) Ceebtoom thiab qhia txog qhov muaj kev pab ntawm FAP, suav nrog Cov Ntaub Ntawv ntawm qhov kev pab FAP (raws li tshooj cai tau hais tseg rau hauv FAP);
(iii) Lists a telephone number of the office or department at Aurora that can provide information about the FAP and the FAP application process;	(iv) Cov nab npawb xovtooj ntawm chav lis haujlwm lossis lub chaw haujlwm ntawm Aurora uas tuaj yeem muab cov ntaub ntawv FAP thiab cov txheej txheem kev thov kev pab ntawm FAP;
(v) Lists the direct Web site address where copies of the FAP, the FAP application form, and plain language summary of the FAP may be obtained;	(vi) Cov npe qhov chaw Web site uas muaj cov ntaub ntawv theej ntawm FAP, daim ntawv foos thov kev pab ntawm FAP, thiab cov ntaub ntawv ntsiab lus ntawm FAP;
(vii) Informs the Guarantor about the collection actions Aurora or its Contracted Collection Agencies may take if the Guarantor does not submit a FAP application (and is approved) or pays the amount due and also provides that no	(viii) Qhia rau Tus Neeg Lav txog kev nqis tes sau cov nuj nqi ntawm Aurora lossis nws Cov Chaw Sau Cov Nuj Nqi Uas Tau Cog Lus Nrog tej zaum yuav nqis tes sau yog Tus Neeg Lav tsis xa daim ntawv kev pab ntawm FAP mus (thiab yog raug pom zoo) lossis them cov nqi

<p>Extraordinary Collection Actions will be taken until at least within 240 days after the date of a Guarantor's first post-discharge billing statement.</p>	<p>uas txog caij them thiab yuav tsis muaj Kev Nqis Tse Tshwj Xeeb Sau Cov Nqi kom mus txog 240 hnuv tomqab hnuv sau thawj daim ntawv nqi rau Tus Neeg Lav.</p>
<p>5.1.2 Oral Summary. During the 120 days after the date of the Guarantor's first post-discharge billing statement, Aurora shall inform the Guarantor about the FAP in all oral communications with the Guarantor regarding the amount due for the care. Such communication shall include making a reasonable effort to notify the Guarantor how to obtain assistance with the FAP application.</p>	<p>5.1.2 Cov Ntsiab Lus Hais. Thaum lub sijhawm 120 hnuv tomqab hnuv sau daim ntawv nqi thawj zaug rau Tus Neeg Lav, Aurora yuav qhia thiab hais rau Tus Neeg Lav txog qhov kev pab ntawm FAP ntsig txog cov nqi uas txog caij them rau qhov kev saib xyuas. Tej kev sib txuas lus no muaj xws li daim ntawv ceebtoom qhia rau Tus Neeg Lav tias yuav tau txais kev pab txog kev thov FAP licas.</p>
<p>5.2 Eligibility for Financial Assistance.</p>	<p>5.2 Qhov Muaj Cai Tau Txais Kev Pab Nyiaj Txiag.</p>
<p>5.2.1 Reasonable Efforts to Determine Eligibility for Financial Assistance. The Aurora Patient Accounts Services Department shall coordinate with the Aurora Health Care Financial Advocates to ensure reasonable efforts are made to determine whether a Guarantor is eligible for assistance under the FAP. See Aurora's Financial Assistance Policy – Helping Hand Program (#150). Reasonable efforts include the provision of the written notice provided for in Section 5.1.1.</p>	<p>5.2.1 Lub Laj Thawj Txiav Txim Txog Qhov Muaj Cai Tau Txais Kev Pab Nyiaj Txiag. Lub Tsev Haujlwm Saib Xyuas Neeg Mob Tus As Qhauj ntawm Aurora yuav lis haujlwm nrog Aurora Cov Kws Saib Xyuas Kev Noj Qab Haus Huv kom paub tseeb txog lub laj thawj txiav txim txog qhov Tus Neeg Lav puas muaj cai rau qhov kev pab ntawm FAP. Saib ntawm Aurora Txoj Cai Tswjfwim Kev Pab Nyiaj Txiag – Helping Hand Program (#150). Lub laj thawj tsim nyog muaj xws li txoj cai ntawm daim ntawv ceebtoom uas tau sau tseg rau hauv Tshooj 5.1.1.</p>
<p>5.2.2 Application for Financial Assistance. If a Guarantor submits an application for financial assistance, such Guarantor's Account(s) will be removed from Aurora's internal collection activity and withheld from collection agency placement as long as the application for financial assistance is in pending review status.</p>	<p>5.2.2 Daim Ntawv Thov Kev Pab Nyiaj Txiag. Yog ib Tus Neeg Lav xa ib daim ntawv thov kev pab nyiaj txiag, Tus Neeg Lav Cov As Qhauj yuav raug tshem tawm mus ntawm Aurora txoj haujlwm sau nqi sab hauv thiab yuav raug tiv thaiv tsis pub sau nqi thaum lub sijhawm tseem tos txheeb xyuas daim ntawv thov kev pab nyiaj txiag.</p>
<p>5.3 Internal Collection Efforts. When a Guarantor's Account indicates a Self Pay Balance, Aurora may utilize the permitted collection methods described in Section 4.1 above in an effort to obtain payment from the Guarantor. Such efforts may continue until (1) the Guarantor satisfies the Self Pay Balance in full, (2) the Guarantor agrees to and continuously complies with a payment plan, or (3) the Account is deemed a Bad Debt Account.</p>	<p>5.3 Kev Sau Nqi Los Ntawm Feem Sab Hauv. Thaum Tus Neeg Lav Tus As Qhauj qhia txog Qhov Nyiaj Seem Uas Tus Kheej Yuav Tau Them, Aurora yuav tso cai siv lub tswv yim sau nqi raws li tau hais tseg rau hauv Tshooj 4.1 saum toj saud thaum hais kom ib Tug Neeg Lav them cov nqi. Tseem yuav hais kom them cov nqi mus ntxiv kom txog thaum (1) Tus Neeg Lav txaus siab rau tag nrho Cov Nyiaj Seem Uas Tus Kheej Yuav Tau Them, (2) Tus Neeg Lav pom zoo nrog thiab yuav ua raws</p>

	li hom kev npaj them nqi, lossis (3) Tus As Qhauj zoo li yuav yog Tus As Qhauj Nuj Nqi Uas Yuav Them Tsis Taus.
<p>5.4 Referral to First Placement Agencies. Once an Account is deemed to be a Bad Debt Account, Aurora may refer the Account to a First Placement Agency. Aurora will contract with First Placement Agencies to ensure compliance with this Policy.</p>	<p>5.4 Ntsig Txog Kev Xa Mus Rau Cov Chaw Pab Them Xub Thawj. Kiag thaum ib tus As Qhauj yuav yog Tus As Qhauj Nuj Nqi Uas Yuav Them Tsis Taus, tej zaum Aurora yuav xa Tus As Qhauj mus rau Lub Chaw Pab Them Xub Thawj. Aurora yuav hu rau Cov Chaw Pab Them Xub Thawj kom lawv ua raws li Txoj Cai Tswjfw m no.</p>
<p>5.5 Referral to Second Placement Agencies. After placing and recalling an account with a First Placement Agency, Aurora may subsequently place an Account with a Second Placement Agency. Aurora will contract with Second Placement Agencies to ensure compliance with this Policy.</p>	<p>5.5 Xa mus rau Cov Chaw Pab Them Thib Ob. Tomqab pauv hloov thiab thim ib tug as qhauj los ntawm Lub Chaw Pab Them Xub Thawj, Aurora yuav hloov mus rau Lub Chaw Pab Them Thib Ob. Aurora yuav hu rau Cov Chaw Pab Them Thib Ob kom lawv ua raws li Txoj Cai Tswjfw m no.</p>
<p>5.6 Referral to Litigation. First Placement and Second Placement Agencies may refer a Bad Debt Account to a law firm of Aurora's choosing for civil litigation only after Aurora expressly authorizes such referral.</p>	<p>5.6 Ntsig Txog Kev Foob Raws Cai. Tej zaum Cov Chaw Pab Them Xub Thawj thiab Cov Chaw Pab Them Thib Ob yuav xa Tus As Qhauj Nuj Nqi Uas Yuav Them Tsis Taus mus rau ib lub tuam txhab tuav txoj cai ntawm Aurora feem kev xaiv foob raws cai tomqab Aurora tau tso cai ua.</p>
<p>5.7 Bankruptcy. Aurora shall recall a Placed Account in the event Aurora receives notice that the Guarantor has filed for bankruptcy protection; provided that if such Placed Account has already been referred to litigation pursuant to Section 5.6, then such law firm shall continue to have the account and shall continue to represent Aurora's rights and obligations under such bankruptcy proceeding.</p>	<p>5.7 Tsis Muaj Nyiaj Them Taus. Aurora yuav thim Tus As Qhauj Pauv Hloov rau kis uas Aurora tau txais daim ntawv ceebtoom tias Tus Neeg Lav raug foob hais txog qhov tsis muaj nyiaj them taus raws li txoj cai tiv thaiv; tau hais qhia tias Tus As Qhauj Pauv Hloov raug foob mus raws li Tshooj 5.6 lawm, dhau ntawd lub tuam txhab tuav txoj cai mam li hais kom qhib tus as qhauj thiab ua tam cov cai thiab lub luag haujlwm ntawm Aurora raws li kis hais qhov tsis muaj nyiaj them taus.</p>
<p>5.8 Deceased Guarantors. Aurora shall recall a Placed Account in the event Aurora receives notice that the Guarantor of such Placed Account has deceased; provided that if such Placed Account has already been referred to litigation pursuant to Section 5.6, then such law firm shall continue to have the Placed Account and shall continue to represent Aurora's rights and obligations under applicable probate and estate proceedings. Aurora may also engage a separate vendor to continue collection efforts in a probate or other similar estate actions.</p>	<p>5.8 Cov Neeg Lav Tau Tag Sim Neej. Aurora yuav thim Tus As Qhauj Pauv Hloov rau kis uas Aurora tau txais daim ntawv ceebtoom tias Tus Neeg Lav ntawm Tus As Qhauj Raug Hloov tau tag sim neej; tau hais qhia tias Tus As Qhauj Pauv Hloov raug foob mus raws li Tshooj 5.6 lawm, dhau ntawd lub tuam txhab tuav txoj cai mam li hais kom qhib tus as qhauj thiab ua tam cov cai thiab lub luag haujlwm ntawm Aurora raws li kis hais qhov tsis muaj nyiaj them taus. Tej zaum Aurora kuj yuav faib nyias hais nyias rau kis kev sau cov nqi raws li cov ntaub ntawv sau tseg txog cov nyiaj lossis mam nqis tes hais rau lwm yam khoom teej tug.</p>
<p>Cross References: Financial Assistance Policy-Helping Hand Program; Aurora Patient</p>	<p>Saib Cov Lus Qhia Ntxiv: Txoj Cai Tswjfw m Kev Pab Nyiaj Txiag-Helping Hand Program; Aurora</p>

Financial Responsibility Policy; 26 U.S.C. § 501(r)	Txoj Cai Tswjfwv Kev Them Nqi Ntawm Tus Neeg Mob; 26 U.S.C. § 501(r)
Owner: Manager of Patient Account Services	Tus Tswv: Tus Thawj Tswj Xyuas Cov Kev Saib Xyuas Tus Neeg Mob Tus As Qhauj
References: None	Cov Ntaub Ntawv Ua Pov Thawj: Tsis Muaj
Review Dates:	Hnub Txheeb Xyuas: