

**PASSPORT/
EXPERIAN HEALTH**

ON TOUR

Streamlining the Financial Assistance Process

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Outline

- Organizational Overview
- Streamlining the Charity Process
 - Presumptive Charity
 - Interactive Charity
- Outcomes
- Lessons Learned

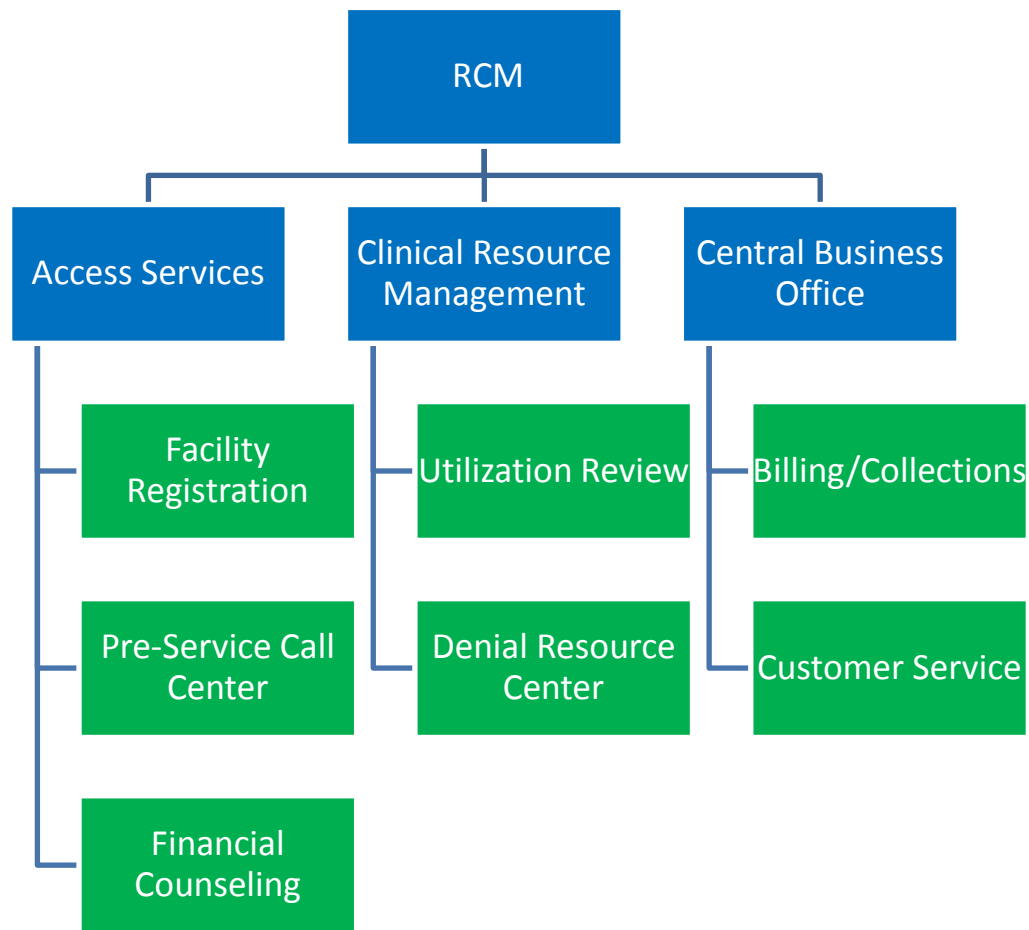
Organizational Overview

- Official headquarters for Baylor Scott & White Health is located in Dallas. Official headquarters of Baylor Scott & White Health Service is in Temple
- **Mission:** Baylor Scott & White Health exists to serve all people by providing personalized health and wellness through exemplary care, education and research as a Christian ministry of healing.
- **Vision:** To be the most trusted name in giving and receiving safe, quality, compassionate health care.



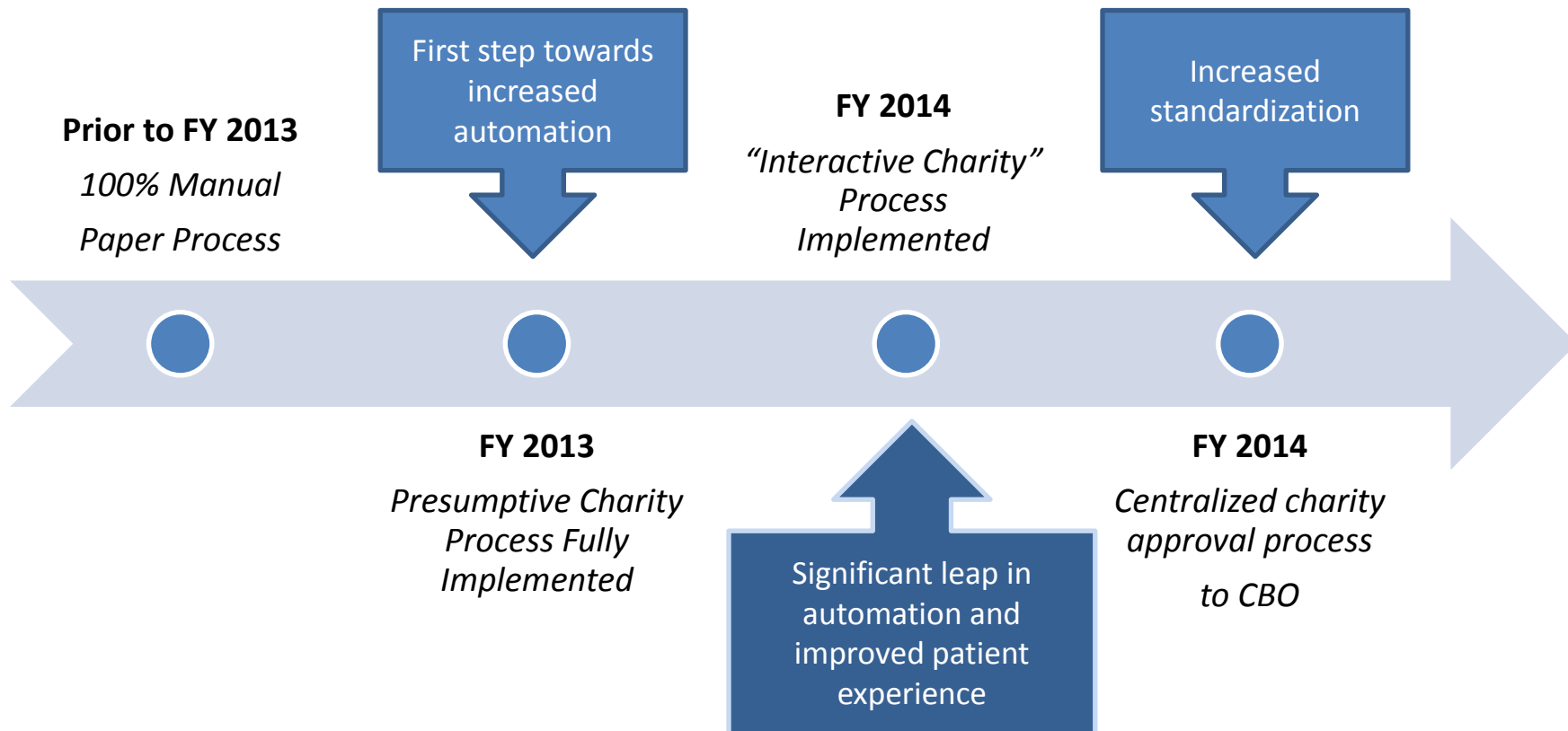


BSWH-NTX Revenue Cycle Management Organizational Structure



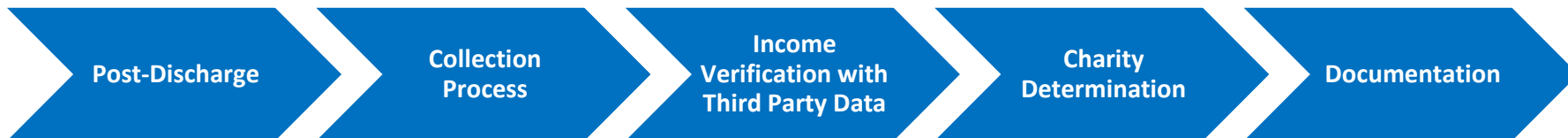
Streamlining the Charity Process

Project Objective: To automate and streamline the financial assistance process to improve the overall patient experience, reduce cost, and refine uncompensated care reporting



Presumptive Charity Care Overview


- **Definition:**
 - *Presumptive charity care* is the process of proactively and objectively classifying patients as charity-eligible based on predictive analytics when financial information and documentation is limited or unavailable
- **Benefits:**
 - Increase charity write-offs through accurate classification of uncollectable accounts
 - Identify patients who were missed or did not participate in the traditional financial counseling process that should be classified as charity vs. bad debt
 - Reduce cost-to-collect by stopping unproductive collection efforts on uncollectible accounts sent to bad debt
 - Increase total community benefit reported under federal and state laws



Entire process automated, resulting in no manual work

Current Presumptive Charity Scope

- ED Patients
- Low propensity to pay (as defined by Experian)
- All Payers (Insured and Uninsured)
- 75+ Days From 1st Statement Date
- Financially Indigent (\leq 200% FPL)

 **Charity Determination Form**

Patient Name: _____

Account Number: _____

Facility: _____

SSN: XXX-XX-____

Using a credit inquiry and other publicly available information, Experian Healthcare determined the following information about the guarantor responsible for this account.

Estimated Annual Income: _____

Estimated Household Size: _____

FPL %: _____

Date of Search: _____

8/10/12	A850	CREDIT CARD PYMT	5		1	8/10/12	00665	100.00-
						TLRL: CC RPO		
8/13/12	A850	CREDIT CARD PYMT	5		1	8/13/12	00668	100.00
						TLRL: CC RPO CC DENIED		
8/13/12	8120	MANAGED CARE ADJ	1		1	8/08/12	09982	342.51-
8/17/12	8991	ZERO PYMT ADJ	1		1	8/08/12	09888	.00
8/27/12	8120	MANAGED CARE ADJ	1		1	8/08/12	09983	342.51
8/27/12	7152	PATIENT DISCOUNT	1		1	8/08/12	09983	363.27-
11/21/12	7152	PATIENT DISCOUNT	1		1	8/08/12	09988	363.27-
11/21/12	8390	PRESUMPTIVE CHARITY	1		1	8/08/12	09988	1037.92-

Pat#: _____ Name: _____ CV: 0 MR#: _____

Cmt-Date	User-Id	S	Ctgr	Comment-Text
8/12/12	XCLAIM	P	XADM	IS '18'(SELF), THEN InsLastName, InsFirstName, In SMidInit MUST BE THE SAME as PatLastName, PatFirstN ame, PatMidInit.
10/20/12	DAYEND	S	N/A	STD D/M SEQ: 2 MSG: E1 BAL: 674.65
11/20/12	Experian	P	PRCH	According to BHCS Financial Assistance Guidelines patient qualified as financially indigent based on the following data from Experian Health Care FPL% 132 Est Income \$20000 Est Hsehold Size 2
11/21/12	DAYEND	S	N/A	RULE ID: 050ZEREBUK EFFECTIVE DATE: 01/01/90 XFR INS 2 PAT: PRIV FRM: 674.65- TO: .00 XFR 2 PAT BAL FRM: 674.65 TO: .00
11/22/12	AF3020	A	UPD	152-P ACCOUNT CLOSED

Documentation supporting the charity determination posted in
Imaging and Patient Accounting System

Presumptive Charity in Financial Assistance Policy

2.3 Presumptive Eligibility for Financial Assistance

BHCS may review credit reports and other publicly available information to determine, consistent with applicable legal requirements, estimated household size and income amounts for the basis of determining financial assistance eligibility when a patient does not provide an Assistance Application or supporting documentation.

3. LENGTH OF ELIGIBILITY

Once financial assistance has been approved, it is effective for all outstanding patient accounts and for all services provided within six (6) months after the Assistance Application is signed by the patient or responsible party or the Baylor employee ("Date of Completion"). Financial assistance may be extended for an additional six months with affirmation of the patient's income or estimated income and household size.

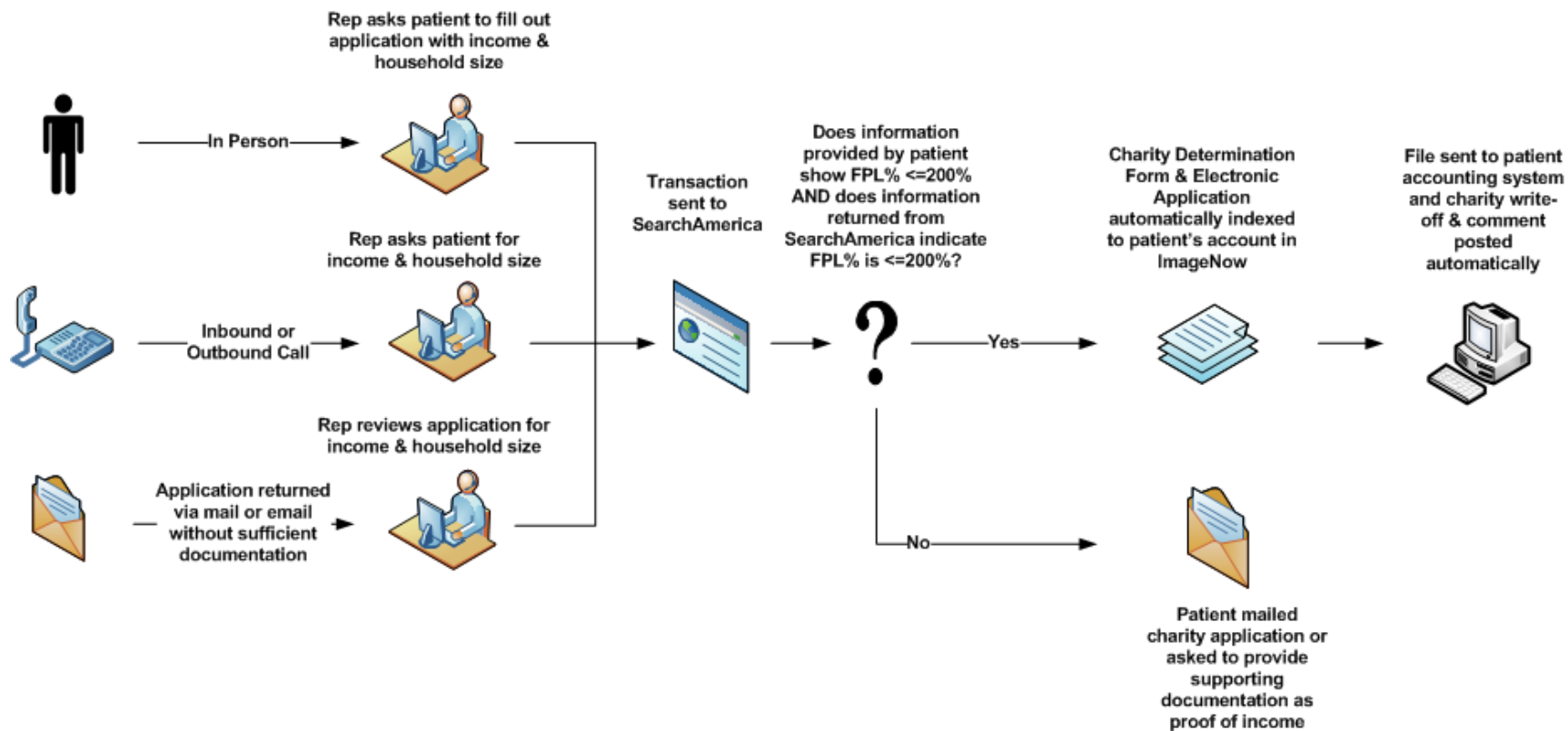
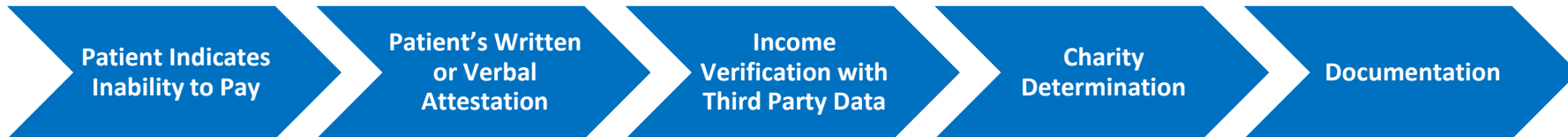
For Baylor University Medical Center outpatient clinic accounts the Assistance Application is effective for 12 months after the Date of Completion.

Approval under Section 2.3 above will only apply to the date(s) of service on the patient account balance being evaluated. Eligibility will not apply to accounts for future dates of service.

Interactive Charity Care Overview

- Definition:
 - *Interactive charity care* is the BSWH-NTX division process that automates the traditional charity application process through an electronic application and approval through validation with third-party data sources
- Benefits:
 - Provide patients with real-time charity qualification
 - Reduce cost-to-collect by streamlining a time-intensive, paper-driven process

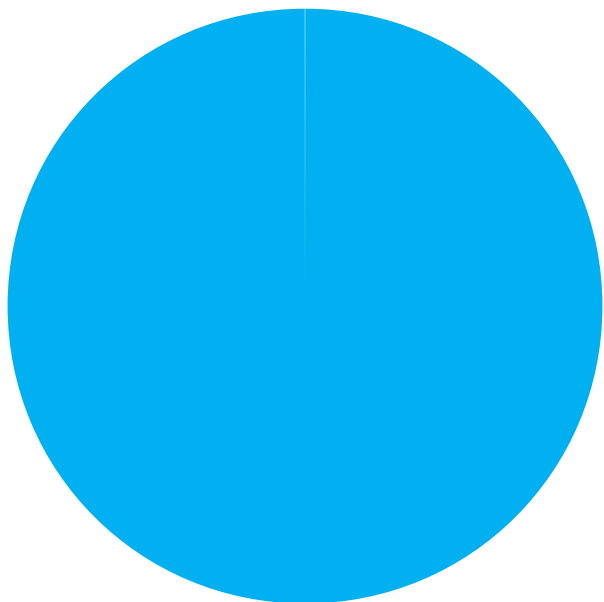
Interactive Charity Care Flow



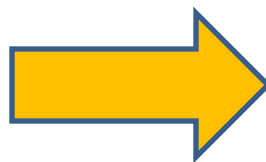
Automation of Financial Assistance

100% Manual Process

(Before New Technology)

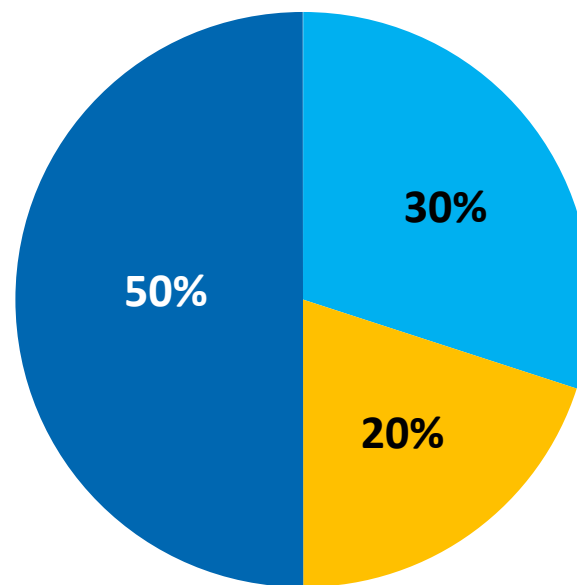


■ Paper Process



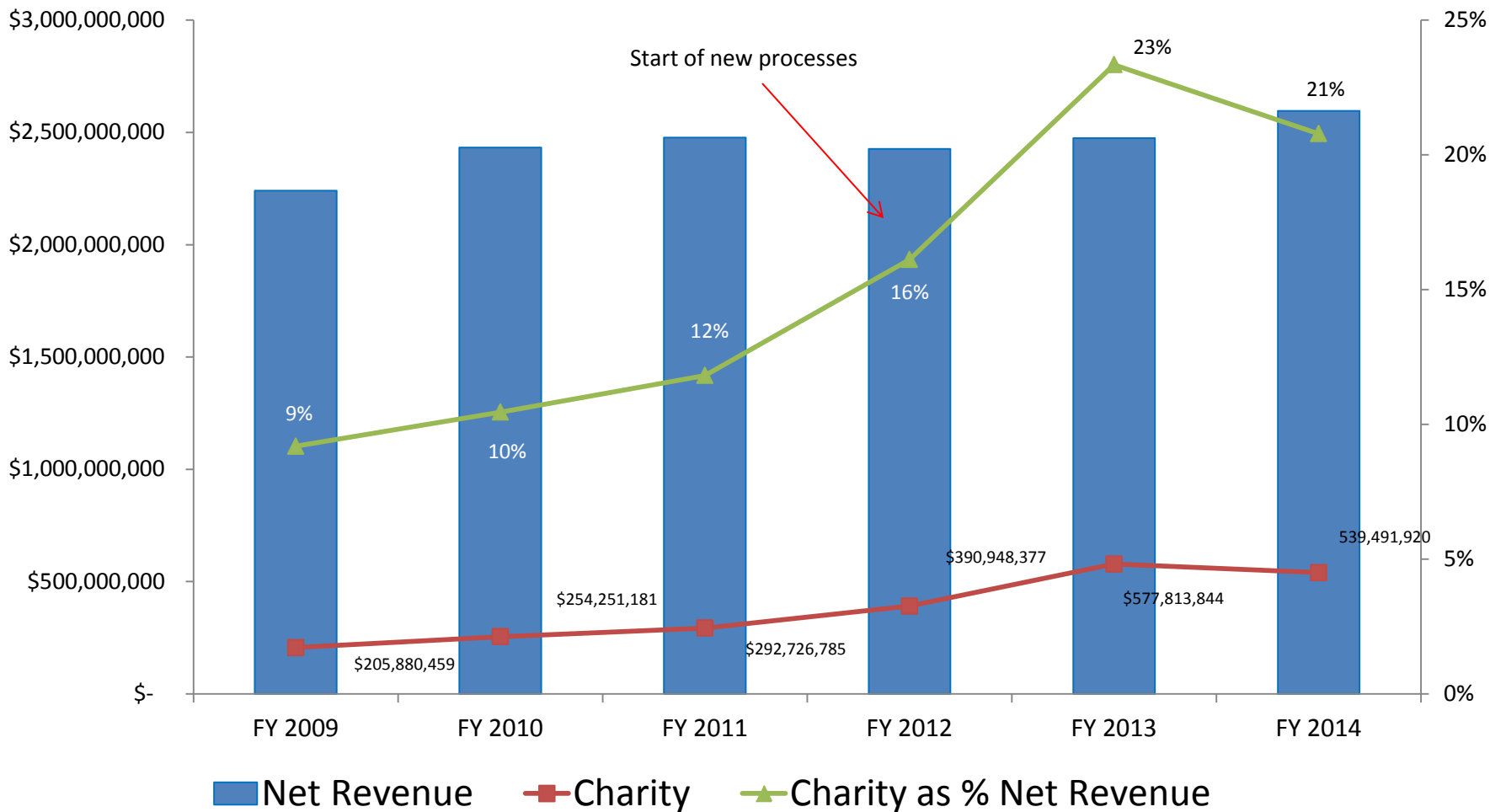
70% Automated Process

(After New Technology)



■ Paper Process
■ Presumptive Charity
■ Interactive Charity

BSWH-NTX Financial Assistance



Lessons Learned

1. Actively look for tangible solutions, prior to receiving external mandates
2. Obtain buy in from senior leadership before making large changes.
Ensure recommendations are data-driven.
3. Focus on implementation processes and maintain strategic plan with dedicated check points
4. Audit new processes closely to ensure accuracy and that automation is working as expected

Checklist

- ✓ Utilize technology to streamline and improve the financial assistance process
- ✓ Centralize and standardize functions where possible
- ✓ Draft clear current state and future state process flows before making changes
- ✓ Automate as many steps in the process as possible – adjustment posting, comment posting, and imaging of documentation
- ✓ Test, Test, TEST before going live with new process
- ✓ Ensure audit processes exist to monitor performance
- ✓ Perform financial analysis to define presumptive charity scope