

*NTC COMMUNITY CLINIC (NTCCC)*

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**SUBJECT:            PAYMENT PLAN**

**EFFECTIVE DATE: 09/13/12**

**Approved by QA 12/11/12**

It is the policy of NTCCC to offer payment plans to assist patients who have difficulty paying outstanding balances because of financial hardship.

1. NTCCC encourages all patients to pay in full. However, NTCCC staff can create payment plans for patients unable to make full payments, so they can pay outstanding balances over time. Payment plans may be used for outstanding balances or pre-service deposits for procedures, or non-covered services.
2. The Tribal Health Director or designee trains and assigns responsibility to NTCCC staff to execute payment plans.
3. Payment plans may be established with patients in person or over the telephone.
  - a. If in person, NTCCC staff, ask patients to agree to a payment plan by acknowledging the agreement with a signature.
4. The minimum balance for a budget plan must be greater than \$100.
  - a. If the balance is less than \$250, it must be paid within six months.
  - b. If the balance is greater than \$250, it must be paid within 12 months.
  - c. Individual payments must be greater than \$25 per payment period.
  - d. The Tribal Health Director must approve any payment plan requested outside of these parameters.
5. When the NTCCC staff and the patient have agreed on a payment plan, the staff member keys the details into the practice management system.
6. When a payment plan is established, a confirmation letter stating the patient's commitment to follow the plan and the particulars of the plan is generated automatically or manually for the patient. The account is categorized as a payment plan for tracking and monitoring purposes.
7. NTCCC staff follow- up on every payment plan each month. A list of delinquent payment plan account (over 30 days since last payment) are printed each week.
8. A patient who has a delinquent account is allowed one month to make up the missed payment. If he or she fails to meet this schedule, the account is no longer eligible for a payment plan, and must be paid in full. If the account is more than 180 days past due, it is made eligible for collection agency turnover.
  - a. A standard letter is sent informing the patient of the change in the account status.