



Policy F-500 Payment Plan Policy

Introduction

National Seating and Mobility requires the Client's out of pocket costs to be collected prior to or at delivery. At times, a Client may not be able to pay their balance in full, they do not meet the criteria for a Care Credit plan, Paypal Credit or do not have other personal credit options. In these cases, a Payment Plan can be considered for the payment of a co-insurance or deductible when the following procedures are followed. Upgrades, non-covered items and Self-Pay orders are excluded from this policy.

Procedure

1. The Funding Specialist must discuss and exhaust all other payment options with the Client.
 - a. In addition to all other options, the Client will need to provide the denial of credit by Care Credit, Paypal Credit or another recent reputable credit program.
2. The Funding Specialist will review the Payment Plan Policy as a last option to collect payment.
 - a. The Client must have an available credit or debit card to use for automatic payments to be deducted. When a Client does not have a credit or debit card, check or money order payments can be approved.
 - b. The plan is limited to five total payments. Two payments can be made prior to or at delivery. Three payments to be made post-delivery.
 - i. The first payment is collected at the time the payment plan is approved.
 1. If the payer prohibits payment being collected prior to delivery, this payment can be moved to a future additional payment or combined with a future payment.
 2. If a Client is unable to make initial payment, this payment can be moved to a future additional payment or combined with a future payment with Branch Leader or RAD approval.
 - ii. The second payment is collected at the time the delivery is scheduled.
 1. If the payer prohibits payment being collected prior to delivery, this payment can be moved to a future additional payment or combined with a future payment.
 2. If a Client is unable to make this payment, this payment can be moved to a future additional payment or combined with a future payment with Branch Leader or RAD approval.
 - iii. Payments 3-5 can be made post-delivery by automatic deduction.
 1. If a Client does not have a credit card, payments can be made by check or money order.

- iv. Additional payments can be reviewed and approved by the Branch Leader or RAD based on an individual Client's needs.
3. The Funding Specialist will complete the Payment Plan Proposal form. See policy F-500 Attachment A and submit it for approval.
 - a. Branch Leader (BM or GM) - \$0 - \$1000 in total out of pocket expenses.
 - b. Regional Area Director – Over \$1000 in total out of pocket expenses.
4. The approver must approve the conditions and sign the Payment Plan Proposal form.
5. When automatic deductions are selected, the Client must complete and sign the Authorization for Recurring Payments form. See policy F-500 Attachment B.
6. The Funding Specialist will add "Patient Payment Plan" as the last payer in the order and enter the approval date.
7. The Funding Specialist will mark "Deposit" as a payer requirement and collect the first payment, when applicable. Upon receiving the payment, the Deposit requirement will be marked as satisfied.
8. When applicable, the Funding Specialist will add a Delivery Note to the order indicating the second payment is to be collected at the time that the delivery is scheduled. The CSR will collect this payment at the time of scheduling.
9. Once delivery is posted, the Billing team will queue the order for automatic payments or monthly billing as directed on the Authorization for Recurring Payments form.