

Compassionate Collections:

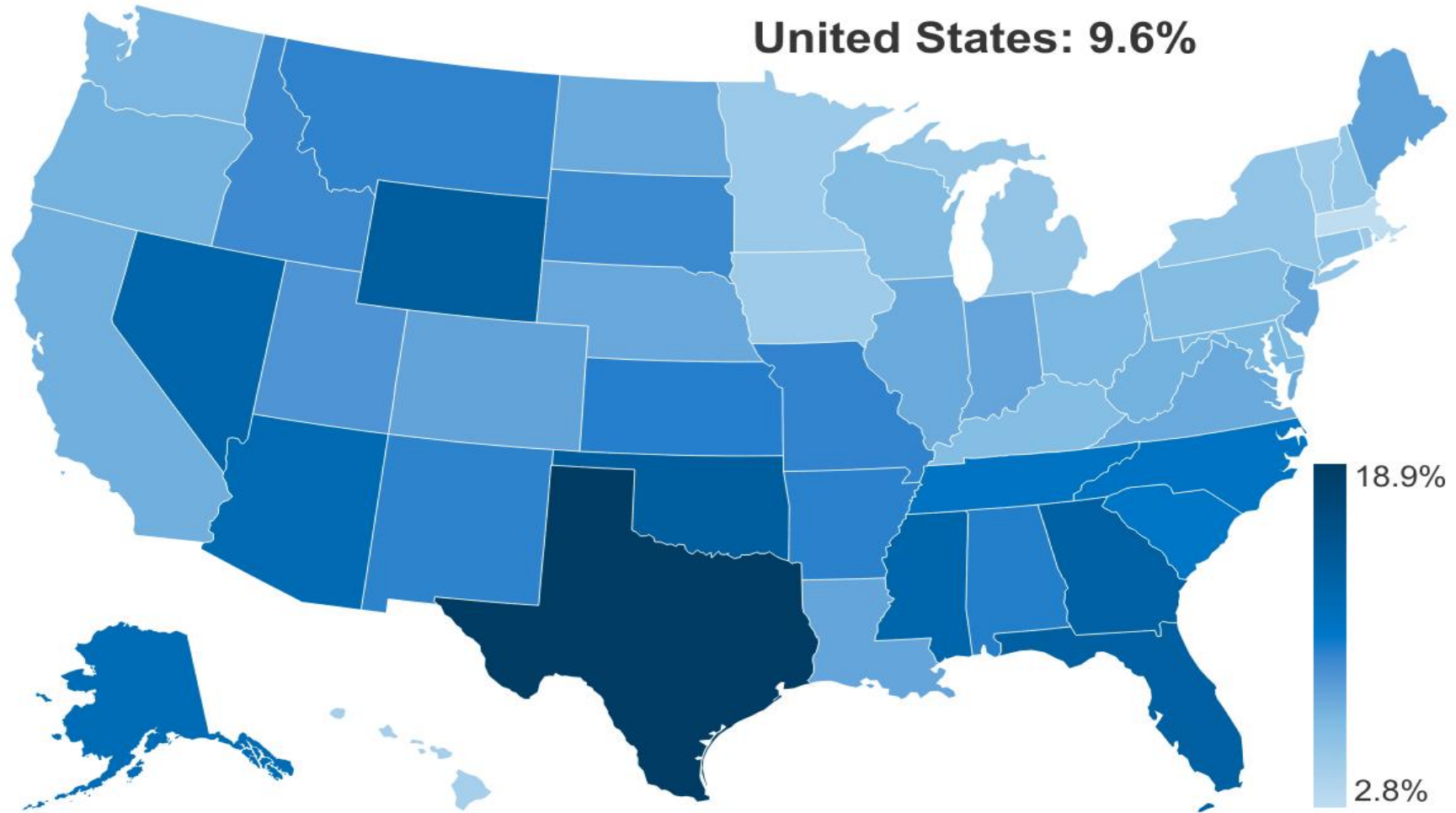
Managing the UTMB Patient Financial Experience

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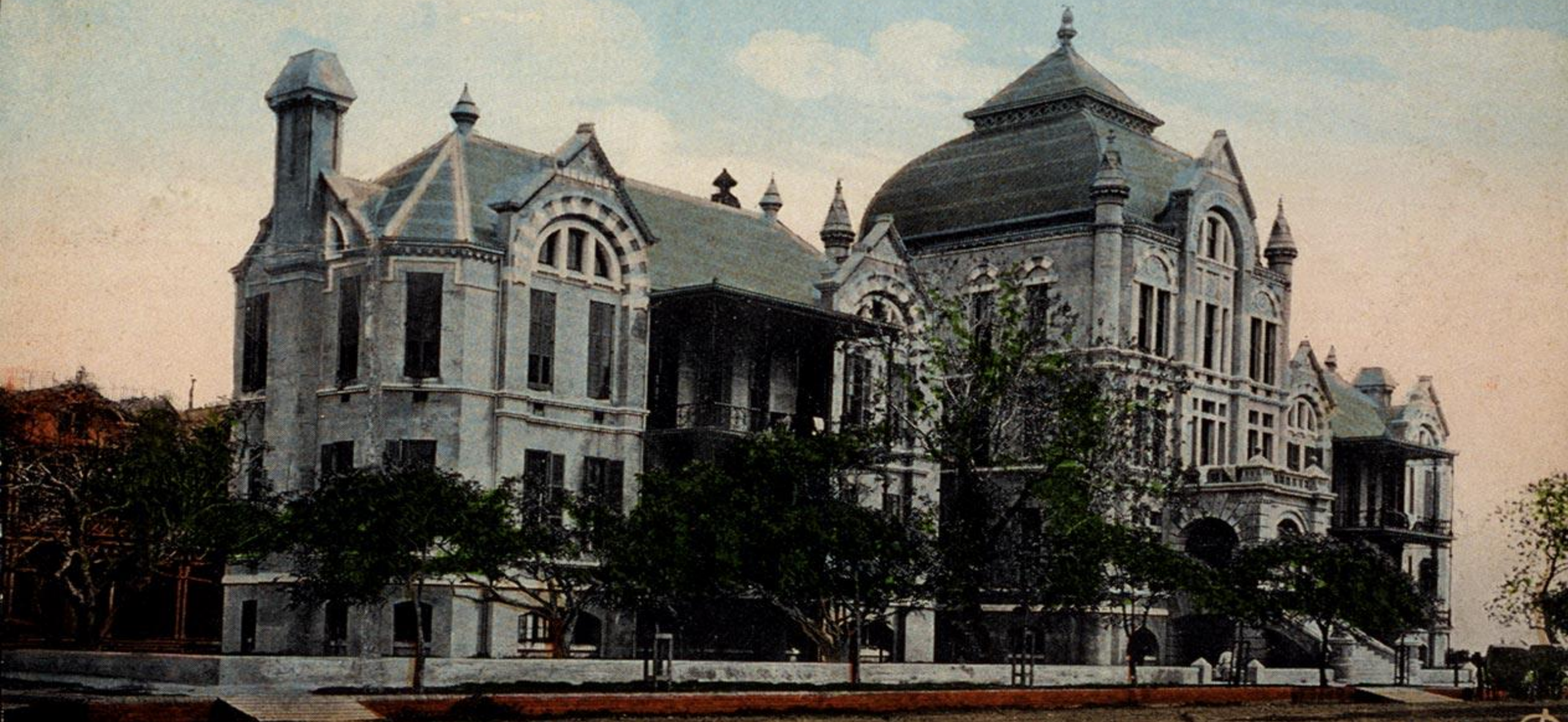
Figure 6

Uninsured Rates Among the Nonelderly by State, 2022



SOURCE: KFF analysis of 2022 American Community Survey 1-Year Estimates

John Sealy Hospital, Galveston, Texas.



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UTMB Institutional Core Values:

Compassion

Respect

Integrity

Diversity

Lifelong Learning

One of the most important things in demonstrating patient-centered care is to be emotionally intelligent and empathetic in all situations. You should give the impression that your only concern is helping patients get the care they need.

You should be using the phrase “I am/We are here to help you”. And then help people.

Patient Financial Responsibility Policy

- It is not the intent of this policy to demean, embarrass or insult our patients. Our only goal is to help patients get the care they need.
- We know that most people cannot pay large medical bills in full and that this is a very sensitive matter to our patients.
- This information should always be discussed discreetly to protect the privacy and dignity of our patients.
- These discussions must be handled with empathy, emotional intelligence, and critical thinking.
- **We will not deny medically urgent or emergent services due to a patient's inability to pay.**

Patient Financial Clearance

- We estimate our patient's out-of-pocket (OOP) costs for future scheduled or anticipated services
- We notify patient of expected OOP as soon as possible
- We collect or make arrangements to collect estimated OOP costs before providing service

Expected OOP not met?

Options:

*3rd Party Care Card
Financial Counseling
(Estimated Payment Plans)*

Escalation to Care Team

- Approval Guidelines in service or department
- non-Clinical approval
- Clinical approval



Select Reason Not Collecting ✕

Enter the reason you are not collecting the expected amount.

Reason	Comment
<input type="text" value=""/>	Title
	Legal Exception
	Management Exception (Approval Required)
	Medically Necessary (Approval Required)
	Minimum Payment Made
	Pending Eligibility/Coverage/RWSP
	Prev Balance - Partial payment made
	Prev Balance - Patient given billing contact
	Prev Balance - Patient has payment plan/payzen
	Prev Balance - Patient will pay MyChart
	PSC Patient Clearance in Process
	Unavailable for Payment

AIDET 2.0 for Compassionate Collections

Acknowledge: American Healthcare is expensive—and patients and staff are more stressed than ever.

Introduce: The idea that we are their advocates, trying to help them manage payment/balance and give them resources.

Discretion: We will have difficult conversations via phone/MyChart or remove difficult conversations from public areas. Our patients deserve our respect.

Empathy: What if this was you or someone you love?

Thank: Thank the patient for being understanding, thank them for paying, for agreeing to call billing with questions, agreeing to use MyChart, for signing acknowledgement of policy...

Questions?

Resources:

Levitt L. Medical Debt—The Canary in the Coal Mine for Health Care Affordability. *JAMA Health Forum*. 2024;5(9):e243368.
doi:10.1001/jamahealthforum.2024.3368

<https://www.torchnet.org/advocacy--rural-hospital-closure.html>

<https://sealy-smith-foundation.org>

<https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>

<https://www.hfma.org/press-releases/17-winners-receive-the-2024-map-award-for-high-performance-in-revenue-cycle/>