

(FACILITY NAME)

**PATIENT ADVISORY LIAISON/
FINANCIAL COUNSELING COLLECTION SCRIPTING**

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Always assess a patient's ability to pay prior to financial discussions, if possible. If additional information is required, obtain the information from the patient using the Insurance Verification Form or the Application for Financial Assistance.

Scenario 1: No Insurance – Cash/Credit Card

PAL: Good morning, Mr. Smith. My name is Mary, and I am a Patient Advisory Liaison, or PAL, here at Memorial Hospital. It is my job to make sure that all of the financial information is complete on your account. Right now, I am not showing an insurance policy attached to your case today. Is this correct?

Patient: I am self-employed, so I have no insurance.

PAL: Well, Mr. Smith, I would like to inform you of your anticipated charges from your visit today. Based on the diagnosis from your physician, and the procedures she has specified, your total charges will be \$5,400. How would you like to pay for this today?

Patient: What are my options?

PAL: We offer several options, tailored to meet each individual patient's needs. We offer free financing for three months through the hospital, or you can pay by check, cash or we can charge this to any major credit card. Oddly enough, we have seen a dramatic increase in the number of patients opting to use credit cards in order to receive mileage points.

Patient: Hmmm, that is interesting. I think I'll use my Visa connected to Northwest Airlines.

PAL: Great. If you have your card with you, I can actually make the payment right now so that you won't have to worry about it when you come in.

Patient: That sounds perfect. Thank you.

Scenario 2: No Insurance – Bank Loan

- PAL: Good morning, Mr. Smith. My name is Mary, and I am a Patient Advisory Liaison, or PAL, at Memorial Hospital. It is my job to make sure that all of the financial information is complete on your account. Right now, I am not showing an insurance policy attached to your case today. Is this correct?
- Patient: I am self-employed, so I have no insurance.
- PAL: Well, Mr. Smith, I would like to inform you of your anticipated charges from your visit today. Based on the diagnosis from your physician, and the procedures she has specified, your total charges will be \$5,400. How would you like to pay for this today?
- Patient: What are my options?
- PAL: We offer several options, tailored to meet each individual patient's needs. We offer free financing for three months through the hospital, or you can pay by check, cash, credit card or you can go through our bank loan program where you can make reasonable monthly payments to a third party bank/lending institution. Many people opt to do this so they can manage their bills and also improve their credit rating.
- Patient: I don't have much cash in the bank, and my credit cards are fairly maxed out. I may be interested in the bank finance program. How do the terms work?
- PAL: Based upon how much you would like to pay each month, you will be billed by the bank holding your account. Currently, the interest rate on patient loans are X (generally 4% above prime, will vary based on financial institution). How much do you think you can afford each month and I will compute how many months it will take you to complete payment.
- Patient: I can probably handle \$150 each month. Is that possible? I have a few other procedures scheduled for this month. Do I have to wait to have all the charges put together?
- PAL: Actually, we can add additional charges to your balance at any time. I will give you my direct line, we can then adjust your note when you need to. What time would you like to come in and complete your bank loan application so we can obtain signatures?
- Patient: How about 2:30 PM?
- PAL: Perfect. Our office is adjacent to the gift shop, and I will be here until 6:00 PM tonight. I will have everything drafted for you and look forward to meeting you in person. Thank you Mr. Smith.

Scenario 3: Charity Care/Medicaid

- PAL: Good morning, Mr. Smith. My name is Mary, and I am a Patient Advisory Liaison, or PAL at Memorial Hospital. It is my job to make sure that all of the financial information is complete on your account. Right now, I am not showing an insurance policy attached to your case today. Is this correct?
- Patient: I recently lost my job. I have no insurance
- PAL: Well, Mr. Smith, I would like to inform you of your anticipated charges from your visit today. Based on the diagnosis from your physician, and the procedures she has specified, your total charges will be \$5,400. How long ago did you lose your job?
- Patient: I lost it over a year ago. I really can't afford this bill. I'm not sure what to do.
- PAL: We have some options to assist you. (If patient has lost job within last 90-days or less ask if patient chose COBRA through previous employer. Many hospitals will pay COBRA premium if it is still an option rather than writing off the entire bill.) Would you be able to set up financial arrangements to pay us back in installments, with a very low interest rate?
- Patient: I really can't pay anything. I have three kids I'm raising, and I have no income.
- PAL: Mr. Smith, based on your current financial situation, you may be eligible for our charity care program or our state Medicaid Program. I will need some detailed information from you on your financial status and will also need some proof of income information to see if you qualify.
- Patient: That is fine. I will assist in any way I can.
- PAL: Thank you. Let's go over these forms together. (PAL walks patient through forms and indicates specific information needed to process account.) Is it possible for you to bring the completed application back with the additional data we will need to send your application on? The sooner the better so we can gain an understanding of your qualification level. Can you bring this back to me tomorrow afternoon around 2 PM?
- Patient: I should be able to.
- PAL: Thank you. I'll expect your application and the areas I checked off on your financial assistance form. If you have any questions, please do not hesitate to call me at 123-456-7890.

Scenario 4: Patient Balance After Insurance

- PAL: Good morning, Mr. Smith. My name is Mary, and I am a Patient Advisory Liaison, or PAL, at Memorial Hospital. It is my job to make sure that all of the financial information is complete on your account. Right now, I am showing Blue Cross as your insurance policy. Is this correct?
- Patient: Yes, I just switched to them.
- PAL: As a courtesy, I verified the specifics of your policy with Blue Cross. You have a \$1,000 deductible, and you are responsible for 30% of the charges. We anticipate your total portion will be \$2,400. How would you like to pay for this today?
- Patient: What are my options?
- PAL: We offer several options, tailored to meet each individual patient's needs. We offer free financing for three months through the hospital, or you can pay by check, cash or we can charge this to any major credit card. You can also use our bank financing option, allowing you to make low monthly payments.
- Patient: Can I pay half of the balance with a check and charge the rest to my Visa?
- PAL: Absolutely. I can actually handle both over the phone. We can process your check automatically and I can take your credit card number in a secured environment as well. Do you have your checking account/routing number handy and your credit card?
- Patient: Sure. (Patient provides information.)
- PAL: Thank you for your payment. We appreciate your service. If I can assist you with your bill in the future please call me at 123-456-7891.