



Waterford Ambulance Service Standard Operating Guideline

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Scope: All WAS Staff
From: Steven D Garvin, President WAS
Subject: Criteria for Collections and Hardship Request

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Purpose

The Waterford Ambulance Service has developed the following criteria to be utilized when determining whether to send a delinquent account for collections and processing hardship request.

Instructions

1. Accounts that have gone through the entire billing cycle, which can be written off:
 - A patient over the age of 65 with Medicare or Medicaid, that has balances less than \$150.00.
 - For a Non-Waterford resident, any individual account balance of less than \$100.00.
 - For a Waterford resident, any individual account balance of less than \$150.00, or which have a balance of less than 50% or less of the billed charges after credits.
 - A requested “Hardship”, such as but not limited to, bankruptcy, patient is deceased. Along with a written request for a hardship account dismissal, proof shall also be submitted.



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2. Accounts that have gone through the entire billing cycle, which should be sent to collections.
 - Mail returns without any insurance options.
 - Mail returns for a patient that had a balance after the insurance company paid. (not meeting the criteria above).
 - Accounts that insurance paid but left a balance (not meeting the criteria above). Patient was billed for payment after the insurance company, and billing services have not received a response.
 - Payments made directly to a patient from an insurance company. Patient was billed for payment and billing services has not received a response (regardless of amount owed).
 - Accounts which have completed the billing cycle, but no insurance has been obtained through billing resources and there has been no response from the patient should be sent directly to collections.

Steven D. Garvin

President, Waterford Ambulance Service