

CONTRA COSTA COUNTY FIRE PROTECTION DISTRICT
Emergency Ambulance Services

POLICY
AMB-6

SUBJECT: Write-Off Policy			
Revision Date	Replaces	Approved By	Pages
10/25/16	1/1/16	Fire Chief	2
DISPOSITION: Place in Billing and Collections Policy & Procedure Manual			

INFORMATION

As a normal course of business, certain charges may be uncollectable balances. In the case of certain government payers, such as Medi-Cal, the Fire District must agree to take what is allowable under the government program. In other cases, there may be a need to write off a small amount that is not likely to be recovered or is not worth the time and expense in attempting to recover. This policy authorizes certain charges to be written off as uncollectable balances.

POLICY

1. Bankruptcies. The District is prohibited by law from billing a patient after it has received a notice of automatic stay because the patient has filed for bankruptcy.
 - a. The District will write off bills for patient bankruptcy filings upon the District's receipt of documentation in any of the following forms:
 - i. Documents opening the bankruptcy case and providing the details of the filing including:
 - A. Notice of Automatic Stay;
 - B. Case meeting of creditors and establishment of case deadlines
 - C. Notice of a case dismissal being vacated, and order to reopen case;
 - ii. A document regarding status of the case and date of hearings;
 - iii. Dismissal of the case establishing that the creditors may once again collect on the patient's debt, including:
 - A. Notice of Dismissal;
 - B. Order Closing Case without Entry of Discharge; and
 - C. Discharge of Debtor;
2. Small Balances. Account balances of \$10.00 or less will be written off.

3. Minor's Accounts. Minor's accounts will not be written off; however the Compassionate Care Program application (~~Policy AMB-5~~) may be completed by the guardian of the minor.
4. Deceased Patient. If a patient lives in a state where community property laws apply and the patient has a surviving spouse, the District will proceed to collect payment of the bill.
 - a. If there is no surviving spouse the account will be written off.
5. Timing of Write-Offs. All write-offs will be approved by the District Board of Directors on a quarterly basis at a regularly scheduled board meeting.
6. Medicare Copay; Uncollectable Medicare Amount.
 - a. The District will proceed to collect payment from a Medicare insured patient for the Medicare insured patient's copayment responsibility.
 - b. The District will not proceed to collect payment from a Medicare insured patient for the amount of a bill not covered by Medicare unless Medicare denies coverage completely (e.g., Not Medically Necessary), in which case the District will invoice ~~proceed to collect payment from~~ a Medicare insured patient ~~for the amount Medicare would have paid~~ at the published Medicare Allowable Rate.
7. Private Health Insurance. The District will proceed to collect payment from privately insured patients for the amount of a bill not paid by the patient's insurance.