

Policy Name:	Urgent Care Billing & Collections Policy
Policy Number:	
Department:	Finance
Functional Area:	Finance
Approved by:	Urgent Care Finance Leadership
Effective Date:	3/1/2026
Version:	4.0
Policy Status:	Approved

I. Policy (High Concept)

BSMH is committed to providing education to patients and guarantors as it relates to billing and collections of payment for services rendered.

II. Purpose (Three Key Messages)

In the light of its mission to improve the health of its communities, with special emphasis on the poor and underserved, and in the spirit of the healing ministry of Jesus, Bon Secours Mercy Health is committed to providing education to patients and guarantors as it relates to billing and collections of payment for services rendered. Payment on accounts will be pursued consistently, regardless of race, age, gender, ethnic background, national origin, citizenship, primary language, religion, education, employment or student status, disposition, relationship, insurance coverage, community standing, or any other discriminatory differentiating factor.

Every guarantor will be given reasonable time and communication to be aware of and understand their financial responsibility. The guarantor will be held financially responsible for services actually provided and adequately documented. Understanding each guarantor's insurance coverage is the responsibility of the guarantor. Any self-pay liability secondary to insurance coverage is defined by the guarantor's insurance coverage and benefit design. BSMH relies on the explanation of benefits and other information from the guarantor and the insurance carrier for eligibility, adjudication of the claim, and patient responsibility determinations.

III. Scope (Populations to which the policy applies)

This Billing and Collections policy applies to the following BSMH Urgent Care Facilities. The Billing and Collections Policy applies to BSMH Urgent Care Facilities in the United States of America ("USA") and does not include any Urgent Care facilities located outside of the USA:

Cincinnati

- Mercy Health Cincinnati urgent care locations

Kentucky

- Mercy Health Kentucky urgent care locations

Richmond

- Bon Secours Richmond urgent care locations

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South Carolina

- Bon Secours St. Francis urgent care locations

Toledo

- Mercy Health Toledo urgent care locations

Virginia

- Bon Secours Virginia urgent care locations

Michigan

- Mercy Health Michigan urgent care locations

IV. Policy Details (Supporting Points)Policy:

It is the policy of the BSMH Urgent Care Facilities that payment is due when services are rendered. Amounts due at time of service (co-pays, open balances, full self-pay amounts, and other amounts known at registration) are collected by registration before and after consultation. Patients will be asked to provide a credit card or debit card “on file” for subsequent automatic billing.

Following the visit, a statement of urgent care services is sent to the patient/guarantor in incremental billing cycles, comprised of text message/email and/or paper statements. In cases when the patient has no insurance coverage, that is a self-pay patient, the statement is sent after services are rendered. In most cases when patients have coverage through an insurance carrier, the statements are sent after the services have been rendered, claim is submitted, and claim has been adjudicated by the insurance carrier. There are some cases, for example, when there is a stop in the adjudication of a claim due to the patient needing to provide additional information, where a statement will be sent to the patient and/or guarantor prior to claim processing.

BSMH Urgent Care Facility representatives and/or their designees may attempt to contact the patient/guarantor (via telephone or text, mail, or email) during the statement billing cycle in order to pursue collections. Collection efforts are documented on the patient’s account. BSMH Urgent Care Facility representatives and/or their designees will perform collection efforts for at least 180 days before submission to a collection agency.

Extraordinary Collection Actions (ECAs):

It is the policy of BSMH Urgent Care Facilities not to engage in any ECAs.

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Efforts to Determine UC HFA Eligibility:

BSMH Urgent Care Facilities will not allow patients to submit an HFA application following the date of service. All UC HFA applications must be approved prior to or applied for at the time of service pursuant to the UC HFA. Approved applications will be honored for a period of 180 days from the initial date of service and are not applied retrospectively to prior dates of service in which the application period has expired.

Miscellaneous Provisions:

- **Anti-Abuse Rule** – BSMH will not base its determination that an individual is not UC HFA- eligible on information that BSMH has reason to believe is unreliable or incorrect or on information obtained from the individual under duress or through the use of coercive practices.
- **Final Authority for Determining UC HFA Eligibility** – Final authority for determining that BSMH has made reasonable efforts to determine whether an individual is UC HFA-eligible rests with the Urgent Care Revenue Management Department.
- **Agreements with Other Parties** – If BSMH Urgent Care Facilities sell or refer an individual's debt related to care to another party, BSMH Urgent Care Facilities will enter into a legally binding written agreement with the party that is reasonably designed to ensure that no ECAs are taken to obtain payment for the care for UC HFA-eligible individuals.
- **Providing Documents Electronically** – BSMH may provide any written notice or communication described in this policy electronically (for example, by email or text) to any individual who indicates he or she prefers to receive the written notice or communication electronically.

V. Definitions

- **BSMH** – Bon Secours Mercy Health
- **BSMH Urgent Care Facilities** – Bon Secours Mercy Health urgent care locations
- **ECAs** –Extraordinary Collection Actions taken by BSMH against an individual related to obtaining payment of a bill for care covered under the UC HFA
- **UC HFA** – Urgent Care Healthcare Financial Assistance
- **UC HFA Policy**– BSMH Urgent Care Healthcare Financial Assistance Policy.

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- **UC HFA-Eligible Individual** – An individual eligible for financial assistance under the UC HFA Policy (without regard to whether the individual has applied for assistance under the UC HFA Policy).

VI. Attachments

Attachment 1 - BSMH Urgent Care Contact Information Section

VII. Related Policies

BSMH maintains a separate BSMH Healthcare Financial Assistance Policy and Billing and Collections Policy for emergency and medically necessary care provided at BSMH hospital facilities and BSMH Medical Group practice locations. BSMH offer other options for uninsured or underinsured patients who do not qualify for financial assistance under the HFA Policy. For further information, please see the following BSMH policies:

- BSMH Healthcare Financial Assistance Policy 502 – Hospitals
- BSMH Billing and Collections Policy 503 – Hospitals
- Bon Secours Mercy Health Medical Group Healthcare Financial Assistance Policy
- Bon Secours Mercy Health Medical Group Billing and Collections Policy
- BSMH Uninsured / Self-Pay Discount Policy

VIII. Version Control

Version	Date	Description	Prepared By
1.0	1/23/2023	Billing & Collections Policy – Urgent Cares	Finance/Travis Crum
2.0	1/19/2024	Billing & Collections Policy – Urgent Cares	Finance/Travis Crum
3.0	1/20/2025	Billing & Collections Policy – Urgent Cares	Finance/Travis Crum
4.0	1/27/2026	Billing & Collections Policy – Urgent Cares	Finance/Travis Crum

Attachment 1

Contact Information:

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For a complete list of Bon Secours Mercy Health urgent care locations or questions regarding this policy, please contact:

<i>Website</i>	https://www.mercy.com/health-care-services/emergency-urgent-care https://www.bonsecours.com/locations/walk-in-urgent-care
<i>Telephone</i>	513-952-5295
<i>By Email</i>	UCCharityCare@Mercy.com

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