



Scripting for Payment Plan Concerns and Deferrals Due to COVID-19

Although an ongoing study, preliminary HBI survey results indicate that approximately 14% of healthcare providers have already altered their payment plan processes to account for the financial concerns likely to develop as communities isolate and businesses close their doors. Another 10% had dedicated some thought to this issue but not yet developed a solution when these results were first tabulated ([click here](#) for the most up-to-date results). For the most part, revenue cycle leaders have indicated they are planning to provide increased flexibility with payment plan arrangements, modifying them by request. Often, this would be done by offering a longer repayment period, thereby lowering monthly payments. Other organizations are following the lead of credit card and student loan lenders by allowing patients—especially those who have lost their job or have had their work hours or income reduced as a result of the COVID-19 pandemic—to defer payments for a period of at least 60 days. Using these perspectives as a guide, the following scripting may help staff approach conversations with patients on the frontlines.

Q: I'm concerned about paying for care if I or someone in my family gets COVID-19.

A: I understand. Let me first say that you should never delay needed medical care due to your ability to pay. We are committed, as we always have been, to your well-being, both physically and financially. We are cognizant of how this virus could be impacting our community. In that respect, we are not collecting **copays** at this time for COVID-19-related testing or treatment. Many insurance providers are deciding to waive these costs, so I would encourage you to reach out to your health plan to obtain more details. If you do not have insurance, we are currently holding any self-pay bills for COVID-19-related services until we know the extent of how insurance providers will reimburse for these services and the economic situation of our patients. Depending on how your insurance decides to move forward, you may owe a balance in the future, but we can always set up a payment plan or evaluate your eligibility for financial assistance should that happen. The important thing is always just to contact us so we can work with you to arrive at the best solution.

Q: How would an additional balance affect my current payment plan? I'm not sure I can afford additional payments at this time.

A: What we typically do in that scenario is to roll the additional balance into your existing payment plan and discuss whether you would be comfortable making the same payments each month. Of course, this means that the length of your repayment period would be increased by a certain number of months, dependent on the size of an additional balance. If you would like to pay off the balance within the same time or sooner, we can always reset the monthly amount to achieve this. We will do our best to work with you to develop terms that align with your ability to pay.

Q: I can no longer afford my monthly payment. I have lost hours at work or lost my job.

A: I am so sorry to hear that. We always want to do what we can on our end to help with any change in your financial situation. You are not alone. We know this is an outcome for many in the community, so at this time, we are deferring monthly payments for **[60-90]** days for individuals that can show a loss of hours or employment due to COVID-19 and resulting business closures and stay-at-home orders. After this period, we will be sure to work with you to establish the best way to move forward with this balance. I also would be happy to have you speak with one of my colleagues in financial counseling who can assess whether this may make you eligible for or financial assistance program or other funding sources.

Q: How do I prove the loss of hours/unemployment/loss of income?

A: There is a variety of documentation that we would accept, but we do require some proof to make sure we are reserving assistance to those most in need of it. I would be happy to accept a termination letter or pink slip from your employer, any documentation of unemployment benefits you have already been receiving, or a copy of your unemployment application if you have submitted one. We can also view pay stubs or a recent bank statement to show reduced hours or income. A note from your manager on company letterhead explaining the situation could also help if you do not have these documents available.

Q: I still have the same job and hours, but I'm worried about future changes and want to renegotiate my payment plan terms.

A: There is always the option to revisit your payment plan arrangement. If you decide to reduce your monthly payment, understand that your outstanding balance does not change, and you will be paying on this account for a longer amount of time. Let's explore the first option of resetting the due date. If it would help you prioritize other bills, I would be happy to establish a date at a different time of the month. Would that address the concerns that you have currently?

Yes:

A: Let's adjust that right now. It looks like your current payment due date is the [Xth] of each month. What date would you like to change it to?

No:

A: No problem. Let's develop terms that work a bit better with your situation. If we extended your repayment term by [THREE] months, that would bring your payment down to [XX.XX] each month. That might be a good way to save you some additional money in the short term but still pay off this balance in a reasonable time.

If the patient still expresses concern over their financial situation or affordability of monthly payments, use the above scripting to propose adding another [THREE] months until the payment plan is extended an additional [12] months. Pass the patient along to a financial counselor if they are still not accepting the terms with a [12]-month extension.

Q: I'm already behind on payments, and now I have additional balances because I/my family was recently treated under suspicion of having COVID-19.

A: I hope you and your family are on the road to feeling better. I have some good news to help you focus on recovering. First, we are waiving [copays, or any other costs this applies to] related to COVID-19 [testing and any other applicable services] at this time. We are also deferring monthly payments for [60-90] days for individuals that can show a loss of hours or employment due to COVID-19 and resulting business closures. If that does not apply to you, we can still discuss options for adjusting your repayment terms. I see that your monthly payment amount is [XX.XX]. If we extended your repayment term by [THREE] months, that would bring your payment down to [XX.XX] each month. That might be a good way to save you some additional money in the short term but still pay off this balance in a reasonable time.

If the patient still expresses concern over their financial situation or affordability of monthly payments, use the above scripting to propose adding another [THREE] months until the payment plan is extended an additional [12] months. Pass the patient along to a financial counselor if they are still not accepting the terms with a [12]-month extension.

Q: Yeah, I am not going to be able to pay anything. Can you just put my balance into deferral?

A: In that case, I think it would be best to have you speak with one of my colleagues in financial counseling who can assess whether you may be eligible for our financial assistance program or other funding sources. You are always welcome to fill out an application for our assistance program and we will evaluate whether you qualify for full or partial assistance. While we are deferring monthly payments for [60-90] days if individuals can show a loss of hours or employment due to COVID-19, we do need to reserve this option for those most in need. Our financial counselors will be able to help determine if your specific situation may warrant this, or if there might be some other discounts or arrangements that would help you afford your balance during this time.