



## Uninsured/Self-Pay Discount

Approved 10/11/2017

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### I. Scope

This policy applies to all UT Health Austin patients.

### II. Purpose

To incentivize uninsured patients to pay their UT Health Austin account balance. Providing an uninsured discount allows those without insurance (whether by choice or otherwise) to pay a reduced amount if they pay in full at time of service or establish and adhere to a payment plan.

### III. Policy

Uninsured patients are patients that have no third party coverage to pay for the services that they are being rendered. In the spirit of good provider/patient relations and sound financial policy UT Health Austin will offer all uninsured patients who pay in full at time of service a 38% prompt payment discount off of UT Health Austin's fee schedule. Uninsured patients who establish and adhere to a payment plan will be offered a 25% discount off of the UT Health Austin fee schedule. Patients refusing to establish and adhere to a payment plan will not be offered the discount. Those failing to adhere to an agreed upon payment plan will have the discount revoked and the original fee will be reinstated.

Patients who do have insurance or a third party coverage to pay for the services that are being rendered but choose to not use that coverage will be offered a 20% discount off of the UT Health Austin fee schedule.

### IV. Procedures

#### Uninsured Patients:

1. Patient is uninsured and has no third party coverage to pay for the services that are being rendered.
2. At time of service, Concierge staff will offer ALL uninsured patients a discount of 38% off UT Health Austin Fee Schedule in exchange for payment in full at time of service or a 25% discount off UT Health Austin Fee Schedule for establishing or establishing and adhering to a payment plan.
3. Discount will not be allowed if payment in full is not made or payment plan is not established.
4. Discount will be revoked and original fees reinstated if payment plan is not honored until payment in full is reached.
5. Complete and have patient sign Uninsured Discount Form (attached) and submit to Patient Financial Services (PFS) daily.

Insured Self- Pay Patients:

1. Patient is covered by a third party insurance but is choosing to not use insurance and instead be a self-pay.
2. Patient will complete and sign the 'Patient Election to Self-Pay for Services' form and will be eligible for a 20% discount off of the UT Health Austin fee schedule and no claim will be submitted to the patient's insurance company.
3. Payment is required in full at time of service and no payment plans will be offered.

**V. Payment Plan Guidelines**

- Services totaling \$999 or less - may allow up to 180 days (6 months), payments to be made in up to 6 equal installments.
- Services totaling between \$1000 and \$2499 – may allow up to one year (12 months), payments to be made in up to 12 equal installments.
- Services totaling between \$2500 and \$4999– may allow up to two years (24 months), payments to be made in up to 24 equal installments.
- Services totaling over \$5000, may allow patients to pay \$225 a month until the balance is paid in full.
  - Patients with payment plans that are not honored should be immediately turned over to outside collection agency.