

Professional Courtesy Guidance Document

Group A	Group B	Group C
All physicians and their immediate family members (spouse & dependent children 18 years & younger and/or full-time students up to age 25 years old)	All hospital employees, contracted staff and their immediate family members (spouse & dependent children 18 years & younger and/or full-time students up to age 25 years old)	Physician owners office staff and their immediate family members (spouse & dependent children 18 years & younger and/or full-time students up to age 25 years old)
Discount 25% off the allowed amount. <u>Example 1:</u> Total charges are \$1,500.00, the insurance allowed \$1,000.00. 25% of \$1,000.00 is \$250.00 that will qualify as the discount toward the patients responsibility. If the patients responsibility per the EOB is \$200.00, the full \$200.00 will be the write off. <u>Example 2:</u> If the patients responsibility is \$300.00, the write off would be \$250.00 and the patient would owe \$50.00.	Discount 25% off the allowed amount. <u>Example 1:</u> Total charges are \$1,500.00, the insurance allowed \$1,000.00. 25% of \$1,000.00 is \$250.00 that will qualify as the discount toward the patients responsibility. If the patients responsibility per the EOB is \$200.00, the full \$200.00 will be the write off. <u>Example 2:</u> If the patients responsibility is \$300.00, the write off would be \$250.00 and the patient would owe \$50.00.	Discount 10% off the allowed amount. <u>Example 1:</u> Total charges are \$1,500.00, the insurance allowed \$1,000.00. 10% discount is \$100.00 that will qualify as the discount toward the patients responsibility. If the patients responsibility per the EOB is \$100.00, the full \$100.00 will be the write off. <u>Example 2:</u> If the patients responsibility is \$200.00, the write off would be \$100.00 and the patient would owe \$100.00.

1. You must receive a request from the patient in question that they want a discount.
2. Business office must then tell the patient that the insurance may seek a similar discount and if so, the discount to the patient would be eliminated and they will be billed for the discounted portion.
3. A letter must be sent to the insurance notifying them of the discount.
4. If the insurance decides to take a discount like the one given to the patient, you must reverse the adjustment on the account and inform the patient and insurance that you have done so.