

AAHAM CRCS Exam STUDY MANUAL

CH 5 Credits and Collections

Charity Care - Answer- service provided that is never expected to result in cash flow. Charity Care results from a provider's policy to provide healthcare services free of charge or at a reduced cost to individuals who meet certain financial criteria.

Indigent - Answer- an individual who has no means of paying for medical services or treatments and is not eligible for benefits under Medicaid or any other public assistance program

bad Debt - Answer- an uncollectible account resulting from the extension of credit. examples of bad debt include patients who default from payment arrangements, skip, file bankruptcy without assets, or have insolvent estates, and guarantors who refuse to pay.

statute of limitations - Answer- the amount of time in which a claim must be collected before it is deemed paid or satisfied. No legal proceedings can be initiated after the statute of limitations expires.

How are periods of statute limitations determined - Answer- vary from state to state. Limitation periods are usually: LESS for open-end accounts or oral agreements GREATER for notes or written agreements. GREATEST for judgements.

When Can the statute of limitations be extended? - Answer- May be extended under the following circumstances:

- Obtaining a written 'promise to pay',
- or a partial payment on the principal account,
- reducing the account to judgement immediately,
- executing a new contract with the guarantor whereby the creditor gives new consideration in exchange for a promise to pay.

What must a written collection policy include? - Answer- Admission policy,

- Minimum Acceptable payments,
- follow up policy including the title/role of the person
- public relations policy,
- charity care requirements and protocols,
- discount policy,
- practice of charging interest,
- contract amount implications,

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Table of Contents Aaham Cpat Manual

1. Understanding the eBook Aaham Cpat Manual
 - The Rise of Digital Reading Aaham Cpat Manual
 - Advantages of eBooks Over Traditional Books
2. Identifying Aaham Cpat Manual
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Aaham Cpat Manual
 - User-Friendly Interface
4. Exploring eBook Recommendations from Aaham Cpat Manual
 - Personalized Recommendations
 - Aaham Cpat Manual User Reviews and Ratings
 - Aaham Cpat Manual and Bestseller Lists
5. Accessing Aaham Cpat Manual Free and Paid eBooks
 - Aaham Cpat Manual Public Domain eBooks
 - Aaham Cpat Manual eBook Subscription Services

-
- Aaham Cpat Manual Budget-Friendly Options
6. Navigating Aaham Cpat Manual eBook Formats
 - ePub, PDF, MOBI, and More
 - Aaham Cpat Manual Compatibility with Devices
 - Aaham Cpat Manual Enhanced eBook Features
 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Aaham Cpat Manual
 - Highlighting and Note-Taking Aaham Cpat Manual
 - Interactive Elements Aaham Cpat Manual
 8. Staying Engaged with Aaham Cpat Manual
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Aaham Cpat Manual
 9. Balancing eBooks and Physical Books Aaham Cpat Manual
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Aaham Cpat Manual
 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
 11. Cultivating a Reading Routine Aaham Cpat Manual
 - Setting Reading Goals Aaham Cpat Manual
 - Carving Out Dedicated Reading Time
 12. Sourcing Reliable Information of Aaham Cpat Manual
 - Fact-Checking eBook Content of Aaham Cpat Manual
 - Distinguishing Credible Sources
 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
 14. Embracing eBook Trends

-
- Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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