

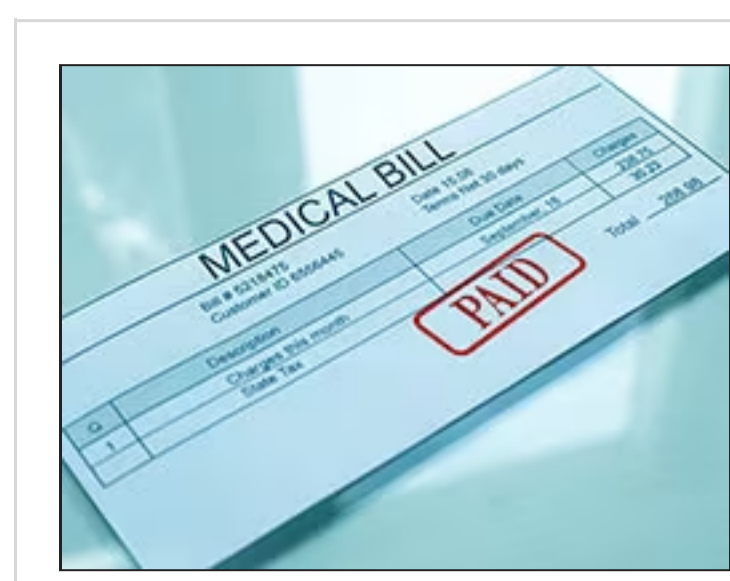
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# How to Get Paid If Your Patient Passes On

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The passing away of a patient comes with many challenges for physicians, including a range emotional and professional issues. Beyond those concerns, some physicians and their practices must also consider how to collect on any outstanding bill that might go unpaid after patient's death.



"When a patient passes away, obviously there is, unfortunately, a lot of paperwork and stress for families, and it's a very difficult situation," says Shikha Jain, MD, an oncologist and associate professor of medicine at the University of Illinois in Chicago. "Talking about finances in that moment can be difficult and uncomfortable, and one thing I'd recommend is that the physicians themselves not get involved."

Instead, Jain says, someone in the billing department in the practice or the hospital should take a lead on dealing with any outstanding debts.

"That doctor-patient relationship is a very precious relationship, so you don't want to mix that financial aspect of providing care with the doctor-patient relationship," Jain says. "That's one thing that's really important."

The best approach in such situations is for practices to have a standing policy in place that dictates how to handle bills once a patient has passed away.

In most cases, the executor of the patient's will must inform all creditors, including doctors, that the decedent has died, but sometimes there's a delay.

### Hoping the Doctor's Office Writes It Off

"Even though the person in charge of the estate is supposed to contact the doctor's office and let them know when a patient has passed, that doesn't always happen," says Hope Wen, head of billing at practice management platform Sundry Health. "It can be very challenging to track down that information, and sometimes they're just crossing their fingers hoping that the doctor's office will just write off the balance, which they often do."

Some offices use a service that compares accounts receivable lists to Social Security death files and state records to identify deaths more quickly. Some physicians might also use a debt collection agency or an attorney who has experience collecting decedent debts and dealing with executors and probate courts.

Once the practice becomes aware that a patient has passed away, it can no longer send communications to the name and address on file, although it can continue to go through the billing process with the insurer for any bills incurred up to the date of the death.

At that point, the estate becomes responsible for the debt, and all communication must go to the executor of the estate (in some states, this might be called a personal representative). The office can reach out to any contacts on file to see if they are able to identify the executor.

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