Deceased Patient/Guarantor Account Resolution	RC-012
Penn State Health Revenue Cycle	Effective Date February 2026

SCOPE AND PURPOSE *The document is applicable to the people and processes of the following Penn State Health components specified below:*

X	Penn State Health Shared Services	X	Penn State College of Medicine
X	Milton S. Hershey Medical Center	X	Medical Group – Academic Practice Division
X	St. Joseph Medical Center	X	Medical Group - Community Practice Division
X	Holy Spirit Medical Center	X	Penn State Health Life Lion, LLC
X	Hampden Medical Center	X	Pennsylvania Psychiatric Institute
X	Lancaster Medical Center		
X	Lancaster Orthopedic Group		

POLICY STATEMENT

To ensure compliance with regulations regarding the filing of a claim against a patient/guarantor who is deceased; that a thorough review is completed to ensure whether an estate has been established; that the debt owed will be allowed and paid when there are estate assets and that balances owed are appropriately adjusted when there is no estate or available assets.

POLICY AND PROCEDURE STATEMENTS

Penn State Health will work with the surviving spouse and/or family member(s) when his/her loved one has passed away to resolve remaining balances when notification of death has been received. This may include filing a claim with the estate, completing the Financial Assistance Application, and adjusting the balance upon approval or receiving payment from the patient's survivors or estate.

Patient Billing:

- In the instance of a surviving spouse:
  - If the surviving spouse is unable to pay or there is no estate, determine if he/she meets the qualifications for the Financial Assistance Program.
  - After unsuccessful attempts to collect the account through normal collection processes, the account balance of deceased patients is written off using the applicable adjustment transaction code.
  - If the surviving spouse can pay, accept payments, or establish a payment plan as needed.

- If the patient is single, divorced, or widowed:
  - If the balance is less than $5,000:
    - Attempt to contact the nearest relatives as noted in the billing system.
    - If unable to contact or no funds are available, the account can be considered for the Financial Assistance Program.

- If the balance is greater than $5,000:

- Determine if there is an estate by contacting the spouse or nearest relatives as noted in the billing system or the Registry of Wills for the patient's county of residence.
- Obtain the estate information and file a claim.

Patient Refunds:

- In the event of an overpayment a refund check will be issued to the surviving spouse or estate.
- If there is no spouse identified or estate:
  - PSH will send a written first-class USPS letter to the address on file for a credit value of $50 or more.
    - If no response in 60 days from the date of the letter PSH will following the PA Treasury Unclaimed Property reporting process.
    - If response is received from the surviving spouse, child, parent, or sibling PSH will issue a refund upon receipt of the death certificate.
      - If no response within 30 days to provide a copy of the death certificate PSH will follow the PA Treasury Unclaimed Property reporting process.
  - A credit value of less than $50 will following the PA Treasury Unclaimed Property reporting process.

RELATED POLICIES AND REFERENCES

APPROVALS

Authorized:	Tracy Moyer, Senior Vice President and Chief Financial Officer
Approved:	Nicholas Haas, Vice President Revenue Cycle

DATE OF ORIGIN AND REVIEWS

Date of origin: 5/1/2017

Review Date(s): 5/17, 9/20, 2/24, 2/26

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