## Rural poor allowed to delay hospital fee payment

China's National Health and Family Planning Commission (NHFPC) issued a new guideline on March 2 allowing patients in poor rural areas to receive medical treatment without paying the treatment fees upfront. Provincial health and family planning administrative departments are required to finish the official plan by the end of March, and the program will be implemented before the end of April.

According to the program's description, only poor, rural patients who have basic medical insurance can take advantage of the favorable policy. Patients who do utilize the policy will receive their medical treatment in designated medical institutions around the county.

Hospitalized patients must meet strict requirements. They have to provide documents including a health insurance card, valid ID card and proof of their economic status before being admitted to any hospital. Patients can receive treatment after signing a "pay after treatment" agreement.

The program also offers flexible payment methods. When a patient is discharged from the hospital, the designated medical institution immediately subtracts the portion of the treatment fee covered by insurance from the patient's bill. The patient is only expected to pay for individual expenses, and the medical institution then returns the patient's documents in a timely manner. For those who cannot pay their treatment fees all at once, there is an option to pay in installments.

Another facet of the program requires the establishment of a county-level payment system for impoverished patients, which is intended to gradually promote the development of provincial and cross-provincial settlement systems.

The program will punish malicious debtors through a credit system. A blacklist of offenders will be maintained, and designated medical institutions have the right to stop favorable policy coverage for people on the list. They can also report the offenders to medical insurance departments.