Defining and Determining Guarantor

- Guarantor Information is responsible party information. A Guarantor (or responsible party) is the person held accountable for the patient’s bill.

- The guarantor is always the patient, unless the patient is a minor or an incapacitated adult.

- The guarantor is not the insurance subscriber, the husband, or the head of household.

- A patient presenting for care that is 18 years of age or older is always the guarantor for bills relating to their care except an incapacitated adult.

- College students 18 years of age or older are always the guarantor for services they receive.

- The guarantor for a minor child (a child that is under 18 years of age except for an emancipated minor) is the parent that presents the child for care at the time of the initial visit.

  NOTE: If the parent presenting child brings divorce decree stating other parent is financially responsible for the child’s medical bills, guarantor is changed to the parent designated in the divorce decree.

- The “other parent” is not the guarantor.

- An emancipated minor is the guarantor for services they receive.