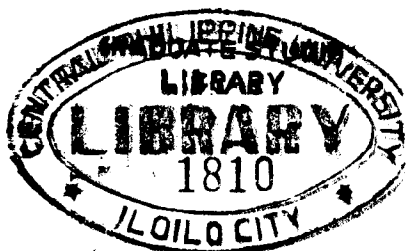


**THE PAYMENT STATUS AND COMPLIANCE TO PROMISSORY NOTE
AMONG PATIENTS ADMITTED AT CAPIZ EMMANUEL
HOSPITAL IN ROXAS CITY**

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By

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ABSTRACT

The study investigated the payment status and compliance to promissory note among patients admitted at Capiz Emmanuel Hospital and the relationship among these variables. More specifically, the study aimed to determine the personal characteristics of the respondents in terms of age, sex, civil status, residence, occupation and religion, confinement related factors in terms of department, room type, length of stay, assistance from Philippine Charity Sweepstakes Organization (PCSO). An attempt was also made to determine the relationship between the personal characteristics of the respondents, confinement related factors with their current payment status and compliance to promissory notes.

The descriptive-relational method using a one-shot survey design was employed in the study. A checklist was used to collect the needed data.

Frequency distribution was used to analyze and interpret descriptive data while Chi-square and Gamma test was used to analyze relationship between pairs of variables.

Relationship between variables were tested at 5 level of significance. All results were computer generated using the SPSS PC Software.

Major Findings of the Study

Most of the respondents were below 21 years old females married and were living outside Roxas City. Majority of them were unemployed and Roman Catholics.

Nearly half the respondents were confined in the medicine department specifically at the ward rooms. Most of the patients were admitted for the period of one week and most of them were not able to avail of the PCSO financial assistance.

The current payment status of almost one-third of the respondents was very poor and that of 17 percent of them was poor, 18.1 percent had satisfactory payment status, while 21.5 percent had fair payment status. Only 10.6 percent had good performance in paying their hospital bills.

The respondents' compliance to promissory note from one (1) month, three (3) months, six (6) months, nine (9) months, and twelve (12) months (57.7 down to 40.4 percent) were found to have a descending illustration under the category of a very poor performance in paying their debts. On the contrary, it was an ascending effect on those who display a good performance (from 33.2 to 40.4 percent).

Significant relationships were noted between factors namely, age, occupation and PCSO financial assistance and the respondents' compliance to promissory note.

Conclusions

On the bases of the findings of the study these conclusions were drawn.

Majority of the patients that were confined in Capiz Emmanuel Hospital were below 21 years old and above. It shoes that more patients were children, infants, and retiree. Majority ere females, married, and were living in Roxas City, since the hospital is accessible of those who live in the city.

Majority respondents cannot afford to pay the higher rate of room and they choose to be confined in the ward rooms. They displayed a fair current payment status and compliance to promissory note. It shows that before delivery, the respondents assumed that after nine months of pregnancy, there were possible expences in the hospital. The findings of the study shows that majority of the respondents were prepared financially in the OB-Gyne related cases.

PCSO had a lot of requirements before the approval, a higher majority of them were not able to avail the financial assistance due to some lacking requirements.

Respondents below 21 years old had no stable jobs and some of them belongs to students children and infants. It reveals a higher percentage of the respondents below 21 years old displayed a very poor current payment status ans compliance to promissory note. However, respondents above 60 years old on the other hand most were pensioners, so it posted good current payment status and compliance to promissory note.

The hospital collector was regularly assigned to collect accounts receivable of discharged patients outside the city; it shows that a handful of respondents residing outside Roxas City revealed to have a very poor current payment status and satisfactory compliance to promissory note.

Recommendations

Based on the conclusion derived from the findings of the study these are the recommendations.

1. Since majority of the respondents who stayed in the hospital for more than four weeks displayed a very poor current payment status and fair compliance to promissory note, early release of the patients may be done by the management as long as the patients are already advised by the doctor for discharge. In addition to existing promissory note, legal documents with a comprehensive legal agreement between parties maybe provided, in addition, to those who have past due, there may be charges based on the prevailing market interest rate. Signing of the legal agreement maybe preceded by a brief discussion of its content for the patients to be aware of their legal obligations to the hospital. Through this, they will be obliged to settle their accounts payables payable. Fear of legal action of the Capiz Emmanuel Hospital against them may oblige them to pay.
2. Persistent credit and collection officer and collector may be maintained, since they are dealing financially pressured and sensitive people, collector may be well-oriented and trained, so he can face and manage whatever unexpected circumstances may arise. It may improve the quality of service by conducting orientation to satisfy the needs of the patients.
3. Since the majority of the respondents did not avail of the financial assistance from PCSO, the hospital may provide a waiting area (where medication is first applied) to accommodate the patients while conducting a brief interview about personal economic circumstances, which will be the basis in determining their qualification

for PCSO financial assistance. They can be assisted to accomplish all the requirements needed so that early referral will be coursed through.

4. The respondents who availed PCSO financial assistance still displayed a very poor current payment status and only fair compliance to promissory notes. Probably, the management can review the process being used and make recommendations to that effect. PCSO usually provide medicine and direct assistance to hospital.