

The Collector Chronicle

NORTH AMERICAN RECOVERY

APRIL 2019

AMERICA'S COLLECTION AUTHORITY

LAST MONTH'S LUCKY WINNER

The lucky winner of our client prize for March is Paradigm Real Estate, LLC. They have been using our agency since 2013! We will be sending Melissa a gift card to Nordstrom! Enjoy!

NORDSTROM

THIS MONTH'S PRIZE

This month we will be giving away a gift card to Fleming's Steakhouse! Each client who sends new accounts during the month of April will have their name entered into a drawing. At the end of the month, we will draw a name. If it's yours, you'll win the prize.

*Don't miss out on your chance to win.
Send new accounts in April!
Good Luck!!*

Fleming's
Steakhouse

AN UPDATE TO A HEALTH CARE PROVIDER'S DUTIES UNDER THE HEALTH CARE DEBT COLLECTION AMENDMENTS (COMMONLY KNOWN AS HB128)

BY: DAVID J. SAXTON
PRESIDENT, NORTH AMERICAN RECOVERY

Disclaimer: This article is for informational purposes only. The author is not an attorney and is not giving legal advice. You should consult with your attorney if you have questions regarding any legal matter.

The 2017 State of Utah legislative session saw the passing of [House Bill 128](#), a bill that modified the circumstances under which a health care provider may report a patient's account to a credit bureau or assign their debt to a collection agency. The bill, titled *Health Care Debt Collection Amendments*, became law on May 09, 2017.

The 2019 session saw updates to this law with the passing of [House Bill 445](#) the *Health Care Debt Collection Notice Amendments*.

As a reminder, the original law requires certain Utah health care providers to send one last letter by certified mail with return receipt requested, priority mail, or text message (*those were the only three options in the original law*) to a Utah patient who has private insurance or Medicaid, after their insurance company (or Medicaid) has had time to pay or deny the claim. The notice gives the patient 45 days to pay (60 for Medicaid accounts) and inform them that if they don't pay, the provider can report their account to a credit bureau or assign it to a collection agency.

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The law also allows for a fine of up to \$500 *per violation* against a health care provider who fails to comply.

The update to the law adds two additional notification options: email and good old-fashioned “snail mail,” also known as first class mail.

My colleagues and I in the debt-collection industry have worked very hard over the past two years for this modification. We're pleased to see the bill pass. The changes will become law on May 13th 2019.

If you're taking advantage of our HB-128 service, feel free to call our office. We will schedule a time when we can sit down with you and review the new options.

The updates to our service will keep you 100% compliant, and our new pricing schedule may even save you money. Just like before, you don't have to do a single thing! We take care of everything. Once we've met with you, we will be able to determine which patients receive the appropriate type of notification.

We will still send everything as though it came directly from your office. We list your number so the patient will call you. If we don't hear from you, we then wait the required number of days before beginning our regular collection process.

You don't have to change anything you've been doing—we can take care of everything for you. How about that????! And, depending on the wording in your financial agreements, you may be able to pass the cost of this service on to the patient.

Give us a call at 801-364-0777 Ext 101. We will set up an appointment to present the program to you—either in person or over the phone. We are all very excited about the update to this service. We're confident it will keep you in compliance with the law, eliminate the headache of doing this yourself, and keep your accounts flowing to us when needed. A true win-win-win scenario.

Thanks, as always, for your continued trust in our agency. Have a great month!



The Collector Chronicle is published by NORTH AMERICAN RECOVERY for prospective and current clients. The owner, David Saxton, welcomes your questions or comments.

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