

The Collector Chronicle

NORTH AMERICAN RECOVERY

JULY 2017

AMERICA'S COLLECTION AUTHORITY

LAST MONTH'S LUCKY WINNER

The lucky winner of our client prize for June is CentraCom Interactive. They have been using our agency since 2006! We will be sending Mary two tickets to the Salt Lake Bees! Enjoy!

**SALT LAKE
BEES**

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 July 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 July!
Good Luck!!*

**Fleming's
Steakhouse**

A CONVENIENT SOLUTION FOR YOUR REQUIREMENTS UNDER H.B. 128: HEALTH CARE DEBT COLLECTION AMENDMENTS

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.

In this month's newsletter, I wanted to discuss the law, the requirements it places on Utah healthcare providers, and a simple, seamless, solution for meeting those requirements.

Basically, this law requires all Utah health care providers to send one last letter via certified mail, return receipt requested (or a text message) 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 will give 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.

Here is an example of what a text message might look like:

Dear PATIENT NAME, this text is from YOUR FRIENDLY DOCTOR regarding your unpaid

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account number 123456789 in the amount of \$1,000.00. This account remains unpaid, and as required by Utah law, we must notify you of the following: If you fail to pay the amount owed by September 30, 2017, we may report your account to a credit bureau and/or assign it to a collection agency. Such action(s) may negatively impact your credit score. Please call our office at 801-123-4567 so we can arrange for payment of your account. Thank you!

Unfortunately, the law allows for a fine of up to \$500 *per violation* against a health care provider who fails to comply. Yikes! But don't worry. We have a solution. ☺

However, before I discuss our solution, I wanted to share with you the contact information for the author of the bill. He is Representative R. Curt Webb. His phone number is 435-753-2467. His Legislative website is <http://house.utah.gov/rep/WEBBRC>.

As a side note, I spoke with him several times during the session, before the bill passed, in an attempt to convince him to withdraw the bill. I proposed a replacement bill that would force the credit bureaus to delete a health care debt once the consumer paid it. I believe that solution is ultimately the only way someone will be able to clean up their credit. Just my two cents. ☺

Okay, now for our process. We can offer a service that will keep you in 100% compliance with this law. The best part of our service is that you don't have to do a single thing! We take care of everything. We determine which patients will receive a text message or a certified letter.

We send the appropriate communication as

though it came directly from your office. We list your number in the text or letter so a 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 to be able to offer 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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