



## Credit Bureau Reporting: New Law Requires Having Guarantor SSN or DOB

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Americollect Inc.



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The New York Attorney General signed an agreement with the three major credit bureaus in 2015 that requires healthcare providers to have a guarantor SSN or date of birth before they will accept the account to the credit file plus a few more things.

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- The Fair Credit Reporting Act allows medical providers to report medical debt.

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- 99.9% of medical providers do not list accounts to the credit file on their own like banks or credit cards, they allow a collection agency to do that on their behalf.




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- This is the only tool medical providers have to influence the payment of their accounts.




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- If medical providers stop using a collection agency and credit bureau reporting as a tool, eventually that medical provider will become a magnet to the non-paying.




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### A different agency!

- Testing not reporting: an example.

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### Why we believe credit bureau reporting is effective.

- We use Call Miner to analyze our calls




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- We cannot talk about credit reporting if we don't credit report.




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- We get 35% of our inbound calls because of credit reporting.




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Why am I here today?

- To help you collect more money – nicely!
- Ridiculously Nice.




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- Is it ridiculously nice to have somebody else's collection account on your credit file?




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ATTORNEY GENERAL OF THE STATE OF NEW YORK  
BUREAU OF CONSUMER FRAUDS & PROTECTION

In the Matter of the

Investigation by Eric T. Schneiderman,  
Attorney General of the State of New York, of

Experian Information Solutions, Inc.;  
Equifax Information Services, LLC; and  
TransUnion LLC,

Respondents.

SETTLEMENT AGREEMENT



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- New York Attorney General sued the three CRA's because they were not doing enough to make sure the credit file was accurate.



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- In the 1970's Metro1 and then Metro2 standard was released by the Consumer Data Industry Association.

Record Size    CCA    Equifax    Experian  
 [0560]HEADER] | | | |

Trans Union    Activity Date    Date Created    Program Date    Revision Date  
 [5555555555]08202002]09202002]05101999]06142001

Register Name    Register Address  
 [YOUR BUSINESS NAME HERE    ]LINE ONE OF  
 YOUR ADDRESS LINE TWO OF YOUR ADDRESS LINE  
 THREE OF YOUR ADDRESS  
 [1234567890]

Reserved  
 [COMTECH SYSTEMS INC.    11.3.1.1



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Examples of this: Send John Smith.  
No Confirmation or control number.

Mary Klein, becomes Mary Barker becomes  
Mary Sanderson.

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- I need the guarantor's DOB or SSN



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What do you need to do?

- Educate
- Update forms
- Update data files
- Update us with additional data



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### Patient Access To Guarantor

- *“For your privacy, what is your date of birth?”*  
**Why do you need that? I am not the patient?**  
*“Good question, we want to make sure that if somebody calls in to check on your son’s account we can verify that they are really you, so what is your date of birth? It is for your protection.”* **Oh, okay, 2-13-1966.** *“And your SSN?”*




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### Patient Access To Guarantor

- If you are asking this face to face, look down and start typing – Assume you are getting it. If you are asking over the phone, pause and say nothing.




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### Patient Access To Guarantor

- **I am not sure I want to give that information out!** *“I can understand, but actually giving it out to an organization you trust, like our hospital is going to protect your data more than not giving it out. It is kind of like a combination*




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### Data File Questions

- Patient is Guarantor
- Report on % of guarantors with DOB or SSN?
- Not sure what you are sending us?
- newbusiness@americollect.com

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### Guarantor SSN and DOB

- Due Date: July 2017

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### Insurance Payments and Processing:

- The NY Atty General also addressed the issue of consumer's having accounts on their credit file when insurance should have paid them.

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- Guarantor's receive a collection agency letter or call, and then they give us the insurance information.




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b. The CRAs shall instruct Collection Furnishers on the use of the Metro 2 special comment codes of "BP" for debt identified as "paid by insurance" and "AB" for debt identified as "being paid by insurance" and instruct Collection Furnishers to remove or suppress medical accounts reported as "paid by insurance" or "being paid by insurance" if such accounts were in fact paid in full by the consumer's insurance carrier and were not the obligation of the consumer.




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### What is the change?

- Report a code that says insurance is processing the claim

Special Comment




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### How do we know insurance is processing?

- Americollect has contact with consumer and gathers insurance information.
- Consumer contacts medical provider and gives insurance info.
  
- What happens when insurance denies?  
Remove the code.




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### So what do you need to do?

- Educate
- Notify – calls, data file, follow up, tickler.




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### The other requirement

- Report a code of "BP" for "paid by insurance"

Special Comment

BP Paid through insurance




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## How will you do this?

- Add an Insurance payment code to your direct pay file.
  - Credit card
  - Medicaid
  - Personal payment
  - Humana
- Query of all payments & adjustment file




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## 180 Days

3. *Medical Debt Collections*

a. To allow appropriate time for insurance remediation and clarity on what a consumer's individual payment obligation is for a medical account, the CRAs shall prevent the reporting and display of medical debt identified and furnished by Collection Furnishers when the date of the first delinquency is less than one hundred and eighty (180) days prior to the date that the account is reported to the CRAs.




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## Questions?




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## Upcoming Webinar

**Reduce Your Mail Returns** – Learn how to decrease your mail returns during patient access and with the help of your notice vendor. If patients don't get your bill, they can't pay you.

Thursday, June 29, 2017  
10:30 – 11:00 am (CST)

To register for webinars please visit  
<http://www.americollect.com/knowledge/upcoming-webinars/>



## Thank You!

**EIGHT** time winner of *Inc Magazine's Fastest Growing Private Company - 2009 to 2016!*



**EIGHT** time winner of *InsideARM.com Best Places to Work in Collections – 2009 to 2016!*



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