

AMERICOLLECT
ATIONCOLOUSEY NICE COLLECTIONS

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

By: Kenlyn T. Gretz President & CEO Americollect Inc.

Collections

Early Out



AMERICOLLECT RIDICULOUSLY NICE COLLECTIONS

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.

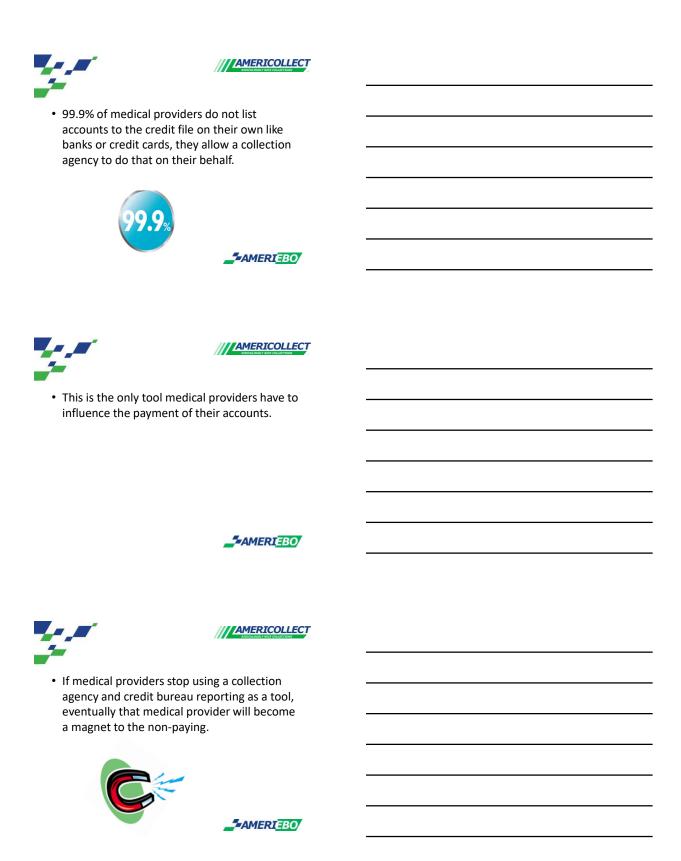




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• The Fair Credit Reporting Act allows medical providers to report medical debt.





A different agency	
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	
Eureka	
Loi Cka	
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AMERICOLLECT INSTRUMENT AND COLLISTING	
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 We cannot talk about credit reporting if we don't credit report. 	
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AMERICOLLECT INCOME SING COLUMN	
 We get 35% of our inbound calls because of credit reporting. 	
ACUECKE	
PCHECK V YOURCREDIT	
REPORT	
F-AMEDY DO	
Why am I here today?	
To help you collect more money – nicely!	
Ridiculously Nice.	
AMERI_BO	
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Is it ridiculously nice to have somebody else's collection account on your good it file?	
collection account on your credit file?	
Noi	
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ATTORNEY GENERA BUREAU OF CONSUM	AL OF THE STATE OF NEW YORK MER FRAUDS & PROTECTION	
In the Matter of the		
Investigation by Eric T Attorney General of th	T. Schneiderman, he State of New York, of	
Experian Information Se Equifax Information Set TransUnion LLC,	solutions, Inc.;	
	Respondents.	
	SETTLEMENT AGREEMENT	
	AMERICOLLECT MENDELOGIEV NICE COLLECTIONS	
	y General sued the three	
	ey were not doing enough to edit file was accurate.	
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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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AMERICOLLECT STOCKHOOL VICTORICTORS	
I need the guarantor's DOB or SSN	
I both	
AMERIEBO	
What do you need to do?	
What do you need to do?	
EducateUpdate forms	
Update data files	
Update us with additional data	
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AMERICOLLECT INICIAIGE MAT CRITETION	
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?"	
_ AMERI∃BO	
///AMERICOLLECT	
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. 	
_ FAMERI <u>∃BO</u>	
AMERICOLLECT MANAGEMENT ACCORDANCE Detion t Accord To Guaranter	
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 	
AMERIEBO	

AMERICOLLECT INCOME AND	
Data File Questions	
Patient is GuarantorReport on % of guarantors with DOB or SSN?Not sure what you are sending us?	
 newbusiness@americollect.com 	
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AMERICOLLECT CONTROL OF THE PROPERTY OF THE PR	
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.	

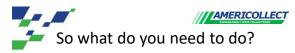


9

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.





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





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	The other r	requirement
• Repo	rt a code of "BP"	for "paid by insurance"
Special Comment		BP-Paid through insurance.



////AMERICOLLECT	
How will you do this?	
Add an Insurance payment code to your direct	
pay file. – Credit card	
– Medicaid	
Personal paymentHumana	
Query of all payments & adjustment file	
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180 Days	
Medical Debt Collections 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?	





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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