ClaimDOC
Fair Payment Solutions for Health Plans

Balance Bills
Collections Process

888-330-7295 | balancebills@claim-doc.com

Some healthcare providers utilize extraordinary efforts to collect a Balance Bill. These tactics include using a third party debt collector to recoup the disputed amount. Regardless, providers must work with your plan through ClaimDOC as part of the Balance Bill defense process. If you do receive a collection notice for a Balance Bill, send the notice to ClaimDOC immediately and one of our Balance Bill Experts will work with you through the process.

What Happens if my Bill is Transferred to a Collection Agency?

The collection agency will send a notification by mail and may also call to discuss the debt. The notification you receive must be sent to ClaimDOC as soon as it is received so we can act quickly. We will send the collection agency a cease and desist letter and a demand they validate the debt is actually owed by you. Once the collection agency receives this letter, they are required to stop contacting you and provide validation of the disputed debt before resuming any collection activity. In other words, they are required to prove the amount they are attempting to collect is valid and your personal responsibility.

How am I Protected?

Since the claims were covered by insurance, the National Consumer Assistance Plan (NCAP) protects you from credit bureaus reporting balance bills as an impairment. Before a collection agency can report a disputed debt to a credit bureau, they must first complete a proper validation process, which is governed by the FDCPA. It is a violation of the NCAP for disputed medical debt to be reported as a credit impairment, if services were covered by insurance.

If a collection agency improperly reports debt, we will continue disputing the balance bill until resolution. Resolution always requires that any improper credit impairment be reversed and entirely removed from your credit report. In the unlikely event your credit was impaired by medical debt that was properly sent to and disputed by ClaimDOC at your request, we can provide formal documentation to you, or other parties (e.g. loan officer or bank) describing your plan, how the Balance Bill process works, and how the disputed debt is not your financial or legal responsibility.

What Should I do if I Receive a Collection Notice?

Contact ClaimDOC immediately. It is important to notify us as soon as you receive a call or letter from the collection agency. Ensure the Patient Responsibility amount shown on your Explanation of Benefits (EOB) has been paid. Unpaid amounts of Patient Responsibility determined by your plan can be reported as a credit impairment. Please make sure you have satisfied your Patient Responsibility as soon as possible.

Collection Notices

Immediately send your collection notice to ClaimDOC! Collection laws require ClaimDOC to respond to notices within 30 days of the printed date. If we do not receive your notice in time, our defense may be limited.

Pre-service Documents

Your physician or facility typically requests that you sign certain forms related to financial responsibility prior to services. These documents can be lengthy, complex, and are often provided to you shortly before services.

We anticipate you may experience increased forms from your physician or facility prior to services in response to recent legislation commonly known as the "No Surprises Act." If you receive documentation you do not understand, you should not feel pressured to sign. Keep in mind that your provider is a potential creditor and documents presented to you may be used in the future to collect against you. Handle documents from your provider the same way you would any other potential creditor and do not agree to terms you do not understand or agree with.

Here are some options you may consider:

- Write a phrase you are comfortable with that reflects your feelings, such as "Do Not Understand"
- Write a phrase related to your disagreement with terms, such as "Do Not Agree" or "Not in Agreement to Terms"
- If you can not read the document or did not read the document due to lack of time or other circumstances, write "Did Not Read"
- Remember, you always have the right to seek independent guidance from an attorney before entering into any legal agreement.

Always remember you are not responsible for the reduction amount! This is called a balance bill.

If you receive a balance bill from a provider or collection agency, please contact ClaimDOC immediately!

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