Balance Bills

Understanding Your Rights

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Your health benefits are governed by an ERISA and a Summary Plan Description. ERISA is a federal law that provides regulations to protect you as a beneficiary and instruct your Plan Sponsor as to its obligations to protect you and the plan assets (e.g., your premiums). As part of this Plan Description, the proper reimbursements for medical services you or your family have received as beneficiaries under the plan are specifically defined. In order to meet its fiduciary responsibilities to you and your family, the Plan will pay in accordance with the Plan Description.

If a healthcare provider disagrees with the plan determined reimbursement amount, they have options to dispute the claim directly with your health plan through ClaimDOC. Some providers will attempt to bill you for this disputed amount. This is a Balance Bill, and it is not your responsibility. You should never pay a Balance Bill until discussing all available options with ClaimDOC. ClaimDOC and your health plan will defend you against any unfounded collection activity related to a disputed Balance Bill.

Fair Debt Collection Practices Act

The Fair Debt Collection Practices Act (often called the FDCPA) protects against improper collection practices by a debt collector, including:

- The debt collector may not contact you once it receives notice that there is an authorized agent working on your behalf.
- The debt collector may not misrepresent the amount you owe.
- The debt collector may not claim legal action will be taken against you if it's not true.
- The debt collector may not "harass" you.
- The debt collector may not file a report against your credit for a disputed debt without providing a validation of that debt.

The National Consumer Assistance Plan

The National Consumer Assistance Plan is another layer of protection to consumers related to financial credit and medical debt. This is an agreement that was established between three major reporting agencies (Equifax, Experian and TransUnion) and the attorney general. The intent of the NCAP is to improve data accuracy and quality related to consumer debt. FICO 9 has previously stated that valid medical debt should not be weighed the same way other consumer debt is weighed in a credit score. NCAP's intent, in part, is to ensure that the patient is removed from the middle in disputes between insurance and provider. In the event the National Consumer Assistance Plan is violated, a complaint to the attorney general in your state may be initiated.