

Collections Process

At 6 Degrees Health, we understand the stress of a bill being sent to collections. Please know, this does not mean your credit will be negatively impacted, and we are here to help you through the process. As your health plan advocate, we will handle the negotiations for you and have established the following process to protect your credit and provide a timely resolution to your bill.

Step 1

Debt Validation Letter: You will need to complete an online Debt Validation Letter which can be found here:

https://www.cognitofrms.com/_6DegreesHealth/debtvalidationletter

After we have received the completed letter, we will send it to the collection agency on your behalf. This letter forces the collection agency to open a debt validation investigation to validate the debt. This also stops any further collection action against you while they are performing this investigation. This will allow time for 6 Degrees Health to continue settlement negotiations with the collection agency.

Step 2

Provider ROI: We will also need a Release of Information (ROI) completed by you in order for 6 Degrees Health to speak to the collection agency. You can access it from our online portal, www.cognitofrms.com/_6DegreesHealth/hipaareleaseprovider

Before you submit the ROI, please make sure the following fields are completed. If any information is missing, then you will be asked to resubmit.

- › Correct and full-provider name is in “Name of Provider” field.
- › All statements are acknowledged by selecting the circle below it.
- › Signature is present.

Please note: 6 Degrees Health will be negotiating settlement on behalf of your health plan. The Patient responsibility (if applicable) is NOT included in the settlement negotiations. In many cases, a collection agency will not start settlement negotiations until the patient responsibility has been paid. In order to ensure a smooth settlement negotiation with the collection agency, please pay any patient responsibility as soon as you are able.

Collections Process

Continued

Step 3

Negotiations: 6 Degrees Health negotiates with the collection agency. Please continue to send 6 Degrees Health any new bills you receive from the provider throughout the process. 6 Degrees Health will continue to update you as additional information becomes available until your case has been resolved.

Please note: When medical debt is sold to collections, the collection agency that purchased the debt may report the account to one or more of the three credit bureaus (Experian, TransUnion, and Equifax) but the credit report will not display medical collections until they are 360 days past due.

Limits to Certain Information that Can Be Added to a Consumer's Credit Report:

- › The credit reporting agencies are generally prohibited from adding information about fines and tickets to credit reports.
- › The credit reporting agencies cannot place medical debt on a credit report until 360 days after the account is reported to the credit reporting agency, which gives consumers time to work out issues with their insurance companies.
- › The credit reporting agencies must require debt collectors to provide the original creditor's name and information about the debt before the debt information can be added to a credit report.
- › The credit reporting agencies will not report medical debt under \$500, beginning in the first half of 2023.
- › The credit reporting agencies will eliminate medical debts that were sent to collections agencies and eventually paid off from consumer's credit reports.