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At High Pointe Surgery Center, we are committed to ensuring that our patients understand their financial obligations and receive the necessary care without the burden of undue financial stress. In compliance with the Minnesota Debt Fairness Act, we have published the following debt and collections policy to protect our patients' rights and maintain transparency in our billing practices.

Policy Overview

1. Payment Expectations

- a. We expect to receive appropriate payment for medical services in a timely manner. Billing your insurance or third-party payer is a courtesy, but ultimately, payment is your responsibility.
 - i. If your insurance company does not pay within 90-days, it is your responsibility to follow up with them. We will assist in this process, but any remaining balance will become the responsibility of the patient.
- b. Balances identified as patient responsibility must be paid in full within 60-days. If you are unable to pay the balance in full, a payment plan may be arranged.

2. Communication and Collection Procedures

- a. *Communication with Patients*
 - i. *We will clearly communicate with you regarding any medical debt owed, providing detailed billing information and options for payment. Each statement mailed will provide any outstanding balances and the payment options to resolve them.*
- b. *Referral to Collection Agencies*
 - i. *If a debt remains unpaid after 60-days and all internal efforts to collect have been exhausted, the account may be referred to a collection agency. This referral is made in accordance with our internal guidelines and after thorough review.*
- c. *Identification of Satisfied Debt*
 - i. *Medical debt will be identified as satisfied based on our established criteria. Once a debt is deemed fully satisfied, all collection activities will cease.*

3. Payment Plans and Assistance

- a. We offer payment plans for patients who cannot pay their balance in full in addition to financial assistance for those patients who meet the requirements. Please contact our Business Office to discuss available options.

4. Bankruptcy

- a. Any debt discharged in bankruptcy will be appropriately written off.

5. *Medical Debt and Credit Reporting*

- a. In compliance with the Minnesota Debt Fairness Act, medical debt will not be reported to credit bureaus.

6. *Access to Medically Necessary Care*

- a. We will never withhold *medically necessary* care due to unpaid debt. Your health and well-being are our top priorities.
- b. For elective services, patients will be required to enroll in a payment plan for outstanding medical debt owed before medical services are rendered. (“*Minn. Stat. § 62J.807*”)

7. *Spousal Responsibility*

- a. Medical debt will not be automatically transferred to your spouse. You are solely responsible for your medical bills.

8. *Debt Collection Practices*

As a collecting party, we adhere strictly to the regulations outlined in Minnesota Statute 332C.02. Specifically, we will not:

- a. *Misleading or Threatening Communication*
 - i. Threaten wage garnishment or legal action by a specific lawyer unless we have actually retained that lawyer.
 - ii. Use or threaten to use collection methods that violate Minnesota law.
 - iii. Communicate in a misleading or deceptive manner or imply that medically necessary treatment will be denied due to unpaid debt.
- b. *Improper Use of Authority or Third Parties*
 - i. Use sheriffs or other officers to serve legal papers outside their legally authorized duties.
 - ii. Enlist neighbors or third parties to contact you about your debt unless specifically authorized by you.
- c. *Transparency and Fairness*
 - i. Operate under a name or manner that falsely implies an association with any government entity.
 - ii. Fail to provide our full legal name when contacting you about a medical debt.
 - iii. Fail to return any overpayment you make.
 - iv. Charge any unauthorized fees or expenses beyond what is allowed by law.
- d. *Legal and Ethical Compliance*
 - i. Commence legal action outside the limitations period set forth by Minnesota law.
 - ii. Report medical debt to credit agencies.
 - iii. Challenge your exemption claims to garnishment in bad faith.

9. *Dispute Resolution*

- a. If you believe there is an error in your bill, you have the right to dispute it. We will work with you to correct any billing or coding errors promptly.
- b. During the review process, you will not be billed for any services under review. We will notify you within 30-days of receiving notice of a potential billing error and inform you of the review's status.
- c. Once the review is complete, we will provide a detailed explanation of any corrections made or reasons for maintaining the original charges. If a billing error is found, any overpayment will be refunded to you within 30-days. We will also include relevant information such as applicable coding guidelines and references to health records in our communication.

Your understanding and cooperation are vital to ensuring the smooth operation of our facility and the continued provision of quality care. Please contact our Business Office with any questions or to discuss your financial options.

Business Office Contact Information

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