

RAYUS RADIOLOGY

POLICY: RAYUS MN – Medical Debt Collection

(Twin Cities, Central Minnesota and Alexandria Markets only)

Effective Date: 10/01/2024

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Markets Affected: Twin Cities, Central Minnesota, Alexandria

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POLICY STATEMENT: It is RAYUS Radiology’s policy to conduct its billing practices in a legal and ethical manner and consistent with the company’s mission and value statements. The company shall require ethical billing practices in all aspects of the services provided by RAYUS Radiology.

This policy applies to the collection of medical debt from individual Minnesota patients/guarantors by RAYUS Radiology. This policy governs the collection of medical debt from individual patients/guarantors, in compliance with Minnesota Laws Chapter 114 (2024).

Communication with Patients

RAYUS Radiology communicates with patients concerning medical debt owed and collecting medical debt as follows:

- Written monthly statements delivered electronically via the patient portal or via U.S. mail, as elected by the patient.
- Written letters and notices through the patient portal or U.S. mail.
- Telephone calls, voice messages and text messages to the patient.
- Email if requested by the patient

Referring Medical Debt to a Collection Agency or Law Firm

Third-party collection agencies and attorneys may be used only after all internal reasonable collection and payment options have been exhausted. RAYUS Radiology shall not refer any bill to a third-party collection agency or attorney for collection while a claim for payment of the services is pending with a contracted payer. RAYUS Radiology may refer a bill to a third-party collection agency or attorney following a denial of the claim by a payer, unless the denial is due to RAYUS Radiology’s error and such error results in the patient becoming liable for the debt when they would not otherwise be liable. RAYUS Radiology reserves the right to validate that an error has been made and if RAYUS Radiology determines that it has not made an error, then the patient may be held liable. Patients must sign an authorization allowing RAYUS Radiology to bill

the patient's health plan, insurance company, or any other third-party payer, and must cooperate with RAYUS Radiology in a reasonable manner by providing requested information to facilitate proper billing to a patient's third-party payer.

Identifying Medical Debt as Uncollectible or Satisfied, and Ending Collection Activities

After accounts have been referred to a collection agency or law firm, they are returned to RAYUS Radiology under the following circumstances:

- The outstanding amount has been satisfied (the requested payment has been received).
- The account for the related charges is marked "closed" in RAYUS Radiology's billing system and no further collection activity is taken.
- The outstanding amount has been determined by RAYUS Radiology to be uncollectible (efforts to collect the debt have been unsuccessful).
- The account for the related charges is marked "uncollectible" in RAYUS Radiology's billing system and no further collection activity is taken.
- Payments will still be accepted on balances that have been determined to be uncollectible.

Outstanding Medical Debt

RAYUS Radiology will not deny medically necessary health treatments or services to a patient or any member of the patient's family or household because of outstanding or previously outstanding medical debt owed by the patient or any member of the patient's family or household to RAYUS Radiology, regardless of whether the health treatment or service may be available from another healthcare provider. As a condition of providing medically necessary health treatments or services, RAYUS Radiology may require a patient to enroll in a payment plan for the outstanding medical debt.

In this context, medically necessary care is defined as:

1. safe and effective;
2. not experimental or investigational, except as provided in Code of Federal Regulations, title 42, section 411.15(o);
3. furnished in accordance with acceptable medical standards of medical practice to diagnose or treat the patient's condition, or to improve the function of a malformed body member;
4. furnished in a setting appropriate to the patient's medical need and condition;
5. ordered and furnished by qualified personnel;
6. meets, but does not exceed, the patient's medical need; and
7. is at least as beneficial as an existing and available medically appropriate alternative.

Credit Reporting

RAYUS Radiology will not report any patient to a credit reporting agency as a result of such patient's failure to pay a medical debt.

Billing Errors

Rayus Radiology shall comply with all Minnesota statutory requirements for addressing and reviewing billing errors as provided in Minnesota Statutes Section 62J.808.

Overpayments

If Rayus Radiology determines that a patient has overpaid a bill, RAYUS Radiology shall refund the amount of such overpayment to the patient within thirty (30) days of making such determination.

No Assignment

RAYUS Radiology shall not assign or sell any claim for compensation or settlement of a claim for compensation owned by an injured employee or dependent.

Debt Collection

RAYUS Radiology shall comply with all applicable Minnesota and federal debt collection statutes and regulations.

Policy Availability

This policy shall be posted on the RAYUS Radiology website for Minnesota and a copy shall be provided to any patient who requests one.