



# Medical Debt Collection Policy

**Date:** 10-01-2024

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## **Background Information:**

Molacek Family Eyecare as a health care provider have adopted certain policies/practices to help protect our patients from medical debt collection;

- Ban medical debt from being reported to credit bureaus
- Ban medical providers from withholding medically necessary care due to unpaid debt
- Eliminate automatically transferring medical debt to a patient's spouse
- Any outstanding medical debt will be sent to a collection agency after 90 days from patient receiving the initial statement
- Establish a policy to dispute incorrect coding or billing of medical care
- Publish this policy on our website as well have a hard copy available for our patients at our front desk

## **Policy:**

Molacek Family Eyecare has the right to charge our patients with any outstanding medical debt either designated by the patient's insurance company or if patient has no health insurance. Medical debt is defined as services rendered by Molacek Family Eyecare as; 92004(Comp Exam,New), 92014(Comp Exam,Est), 92015(Refraction), 92310(CL Exam), 92083(Visual Field), 99203(Level III, Office Visit,New), 99213(Level III, Office Visit,Est), 99212(Level II,Office Visit), 92133(OCT-Optic Nerve), 92250(Fundus Photo), 92020(Gonioscopy), 76514(Corneal Pachymetry), 66984(ECE, Phacoemulsification, IOL). Below are the policies adopted and followed by Molacek Family Eyecare;

## **Credit Bureaus:**

Molacek Family Eyecare will not report medical debt to any/all credit bureaus. The only reporting done will be to a collection agency if the patient does not pay their outstanding debt within 90 days of receiving the initial statement.

## **Medical Necessary Treatment:**

Under no circumstances will Molacek Family Eyecare refuse a patient medical treatment if that said patient has an outstanding medical charge. Any treatment will be rendered and billed to the appropriate health insurance and/or patient if said patient doesn't have any health insurance.

### **No Transfer of Charges to Spouse:**

If the patient has a spouse and has an outstanding medical charge at the time of death, the medical debt of the deceased will not be transferred to living spouse. This outstanding medical debt will be absorbed by Molacek Family Eyecare and be written off from deceased patient's chart.

### **Billing or Coding Errors:**

The patient at any time has the right to dispute the medical charges for any inaccuracies for billing or coding errors. The patient will need to notify Molacek Family Eyecare of the date of service and the disputed charges in question. At that time Molacek Family Eyecare will put a hold on the outstanding debt for any financial charges or notify collection agency of the pause. Molacek Family Eyecare will work with the patient's insurance company to make sure all billing and coding was done accurately. If no correction needs to be made the patient will be notified and Molacek Family Eyecare will resume any financial charges or notify collection agency to continue to obtain the medical debt. If correction needs to be made, Molacek Family Eyecare will make correction and notify patient of the correction. At which time any outstanding medical debt will be removed or updated to reflect the correction.

### **Collection Agency:**

Molacek Family Eyecare has the right to send the outstanding medical charges to a collection agency after 90 days of the initial statement.

This policy will be posted on the Molacek Family Eyecare website and a printed hard copy will be published to be held at the front desk of each office to be available for patients to read. Any questions the patient can reach out to Dr. Molacek and/or the office manager Garrett Molacek.