

Northwestern Health Sciences University, Billing and Collection Policy

Please read the following information regarding Northwestern Health Sciences University's billing and collection procedures and payment

reasonable options to help you pay your balance.

- G. Referral to a Collection Agency or Law Firm. We may use a collection agency or law firm in certain cases where the terms of a payment arrangement or terms of our billing and collection policy have not been met. If you have not paid the balance due within [ 120] days from the first statement received regarding the applicable debt and have not made acceptable payment arrangements with our business office, or have not complied with agreed upon payment arrangements, we may refer your account to a collection agency or law firm. Your medical debt will not be reported by us to a consumer reporting agency or credit bureau.
- H. Ending Collection Activities. We review accounts periodically to confirm the status of any debts, and to identify uncollectible and satisfied debts. We will end collection activities once a debt is identified as satisfied or uncollectable, in accordance with our arrangement with the applicable collection agency or law firm. Our business office staff will provide updates regarding the status of your account upon your request.
- I. Outstanding Debt. We will not deny medically necessary health treatment or services to you or any member of your family or household because of current or previous outstanding medical debt owed by you or any member of your family or household to us, regardless of whether the health treatment or service may be available from another health care provider. As a condition of providing medically necessary health treatment or services when you or any member of your family or household has current or previous outstanding medical debt to us, we may require you to enroll in a payment plan for the outstanding medical debt owed to us. The payment plan will take into account any information you disclose to us regarding your ability to pay. If you are unable to make all or part of the agreed-upon installment payments under any such payment plan, you must communicate your situation to us and you must pay an amount you can afford. We may seek other legally permitted remedies in the event of your failure to abide by the payment plan terms.
- J. Legal Requirements. When collecting medical debt, we will comply with all applicable requirements of law (which may include the Minnesota Debt Fairness Act, the federal Fair Debt Collection Practices Act, HIPAA, and Minnesota state privacy laws).
- K. Contact. If you have any questions about this policy or our billing and collection process, please contact our billing office K.6[(p)7(ri)-2(v)-4(ac)Tm0 g0 G[(of)-5(53.13 280.58 Tmr)-35(n 792 re2.1 508