Harmony Mental Health Medical Debt Collection Policy

At Harmony Mental Health, we are committed to providing high-quality, compassionate mental health care while maintaining transparent billing and collection practices. This policy outlines how we handle past-due balances, communication, and collection referrals in strict compliance with the Minnesota Debt Fairness Act and state law.

1. Billing Communication and Timeline

- **Initial Statements:** Clients receive an itemized billing statement via mail and your patient portal / secure email / mail] within 30 days of a session or after insurance processes the claim.
- **Payment Terms:** Balances are due within 30 days of the statement date unless a formal payment plan is established.
- **Past-Due Notices:** If a balance remains unpaid, we will send up to three reminders via email or letter and attempt a courtesy phone call to discuss payment options.

2. Resolution of Billing and Coding Errors

If you believe there is an error on your statement, you have the right to dispute the charges without fear of collection actions while the issue is being investigated.

- **How to Dispute:** Contact our billing administrator immediately at (651) 419-1192 or email: billing@harmonymn.com
- **Investigation Period:** We will pause all collection activity on the disputed amount while we review the coding, insurance processing, or balance calculation.
- **Resolution:** We will provide a clear, written explanation of our findings within 30 days and correct any verified errors immediately.

3. Payment Plans and Financial Hardship

We understand that financial difficulties happen. We will work with you in good faith to establish a reasonable, interest-free payment plan before taking any external collection steps. Please reach out to our billing office to request a payment arrangement.

4. Referral to External Collection Agencies

If a balance remains unpaid for more than 120 days, and all attempts to contact you or establish a payment plan have failed, we may refer the account to an external collection agency.

- **Prior Notice:** We will provide you with a final written notice at least 30 days before transferring your account to an agency.

- **Patient Privacy:** In compliance with HIPAA and state confidentiality laws, we will only share the minimum necessary demographic and financial information required to collect the debt. No clinical notes, diagnoses, or psychotherapy records will ever be shared.

5. Prohibited Actions (Your Rights Under Minnesota Law)

In strict accordance with the Minnesota Debt Fairness Act, our clinic and any collection agencies acting on our behalf are prohibited from:

- **Credit Reporting:** We will **never** report your medical or psychotherapy debt to any
- credit bureau or credit reporting agency.
- **Denial of Care:** We will **never** deny, withhold, or delay medically necessary mental health treatment solely because you have an outstanding or unpaid balance.
- **Spousal Liability:** We will not hold your spouse liable for your unpaid psychotherapy debt.
- **Extra Fees:** We do not charge interest, late fees, or collection-related fees on unpaid medical debt.

6. Contact Information

For questions regarding your bill, to update your insurance information, or to request a physical or digital copy of this policy, please contact:

[Harmony Mental Health Billing Department
Phone: (651) 419-1192
Email: billing@harmonymn.com
Mailing Address: 11316 86th Ave N, Maple Grove, MN 55369