Medical Debt Collection Policy

Purpose

At Vine Integrative Healthcare, we are committed to providing accessible, transparent, and compassionate healthcare. As a direct-pay medical practice, timely payment allows us to continue providing high-quality, personalized care to our patients.

This policy outlines our procedures for managing outstanding patient balances and collecting medical debt in accordance with applicable Minnesota and federal laws, including Minnesota Statutes § 62J.806.

1. Patient Financial Responsibility

Patients are responsible for payment of agreed-upon membership fees, medical services, laboratory testing, medications, and other applicable charges.

Patients enrolled in recurring memberships are responsible for maintaining valid payment information and following the cancellation procedures outlined in their signed membership agreements. Membership cancellation does not automatically waive previously incurred financial obligations.

2. Communication Regarding Outstanding Balances

When a payment is unsuccessful or an account has an outstanding balance, Vine Integrative Healthcare will make reasonable efforts to notify the patient and provide an opportunity to resolve the balance.

Communication may include telephone calls, emails, secure patient portal messages, billing statements, or mailed correspondence.

Our standard collection process includes:

- Initial notification upon identification of an outstanding balance or failed payment.
- Follow-up communication approximately seven days after the initial notification if the balance remains unresolved.
- A formal written payment notice approximately 14 days after the initial notification.
- Review for potential referral to an external collection agency or law firm no sooner than 30 days after the initial notification.

Patients may contact our office at any time to request an itemized statement, update payment information, dispute a charge, or discuss payment arrangements. Collection activity on disputed amounts will be paused while the clinic reviews the dispute.

3. Financial Hardship and Payment Arrangements

We recognize that unexpected financial circumstances may arise. Patients experiencing financial hardship are encouraged to contact our office as early as possible.

Reasonable payment arrangements may be established based on individual circumstances and the patient's ability to pay.

Prior to entering into a payment plan, patients will be informed that if they are unable to make all or part of an agreed-upon installment payment, they must communicate their circumstances to the clinic and pay an amount they can afford.

Accounts in good standing under an agreed-upon payment plan will not be referred to collections.

4. Access to Medically Necessary Care

Vine Integrative Healthcare will not deny medically necessary healthcare services to a patient or a member of the patient's family or household solely because of current or previous outstanding medical debt.

In accordance with Minnesota Statute § 62J.807, the clinic may require participation in a reasonable payment plan that considers the patient's ability to pay.

Membership benefits and elective or non-medically necessary services may be suspended or discontinued for nonpayment, subject to applicable laws, professional obligations, and patient safety considerations.

5. Referral to External Collections

When reasonable internal collection efforts have been unsuccessful, Vine Integrative Healthcare reserves the right to refer eligible outstanding balances to an appropriately licensed collection agency or qualified law firm.

Prior to referral, the clinic will:

- Verify the accuracy and validity of the outstanding balance.
- Review relevant billing records and applicable patient agreements.
- Confirm that reasonable efforts have been made to contact the patient.
- Review any unresolved billing disputes, financial hardship requests, or payment arrangements.

- Provide written notice of the potential referral and a reasonable opportunity to resolve the balance.

All referrals will require approval from clinic management and will comply with applicable state and federal laws, including patient privacy requirements.

Vine Integrative Healthcare will not report medical debt to consumer credit reporting agencies or authorize third-party collection agencies to do so.

6. Satisfaction of Debt and Discontinuation of Collection Activities

An outstanding balance may be considered satisfied or closed under the following circumstances:

- The balance has been paid in full.
- An approved settlement agreement has been fulfilled.
- The balance has been determined to be inaccurate or invalid and has been corrected.
- The balance has been formally forgiven due to financial hardship or other approved circumstances.
- Clinic management determines that the balance is uncollectible or that further collection efforts are inappropriate or legally prohibited.

Decisions regarding uncollectible balances will be made on an individual basis, considering the amount owed, previous collection efforts, financial circumstances, and applicable legal requirements.

Once an account has been satisfied or designated as closed to further collection, collection activities will cease, and any applicable external collection agency will be notified.

7. Policy Availability and Contact Information

This policy is publicly available on the Vine Integrative Healthcare website. A copy will be provided upon request at no charge.

Patients with questions regarding an outstanding balance, billing concerns, financial hardship, or payment arrangements are encouraged to contact our office directly.

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We value our relationships with our patients and strive to resolve financial concerns through respectful communication, transparency, and mutual cooperation.