

Debt Collection Policy

It is the policy of Ponte Vedra Plastic Surgery to comply with all federal and state laws with respect to collecting past due amounts from its patients. The Practice and its providers and staff members acknowledge that collecting past due amounts from patients pose unique problems for medical practices generally, and the Practice in particular. Therefore, the Practice adopts the following debt collection policies.

1. The Practice will at all times comply with the Fair and Accurate Credit Transaction Act (FACTA), the Fair Credit Reporting Act (FCRA) and the Fair Debt Collection Practices Act (FDCPA), as well as any similar laws, rules or regulations adopted by the state in which the Practice has its principal business address.
2. The Practice's debt collection process, as well as its process for reporting information that will appear on patients' consumer credit reports, shall take into account the HIPAA Privacy Rule.
3. In addition, if the Practice submits information to a credit reporting agency, it will not submit the name, address, or telephone number of its patients to the agency unless it ensures that the credit reporting agency will report such information in codes that do not identify or infer the Practice's identity or the identity of the applicable provider.

Additional resources:

- FCRA [15 U.S.C. § 1681 et seq.]
- FACTA [Pub.L. 108-159] (amendment to FCRA)
- FDCPA (Addendum to the Consumer Credit Protection Act [15 U.S.C. §1600 et. seq.]