

# **HIPPA CLEAR MEDICAL DEBTS**

## **WHAT IS HIPPA?**

HIPPA is the Health Insurance Portability and Accountability Act. This privacy rule mandates that your personal medical information may not be shared unless there is permissible reason for doing so.

HIPPA extends to credit reporting agencies and collection agencies as well.

For you, HIPPA will assist YOU in dealing with delinquent medical collection accounts.

## **HIPPA MEDICAL DISPUTE LETTER**

The HIPPA letter template will frighten the collection agencies and credit bureaus and remind them that if they fully validate your validation letter on your medical bills, they are violating HIPPA regulations and are doing criminal activities.

HIPPA laws do not allow your doctor or health care provider to share your medical files without your consent under a HIPPA release.

There has been an increase of doctors asking for a HIPPA release to be signed by you, however this only allows them to share with other medical professionals not 3rd party collectors.

Make sure you cross out everyone other than the party intended to receive your medical information (do not sign a full HIPPA releases).

The medical dispute letter should be used after you sent out after COLLECTION ACCOUNT VALIDATION LETTERS. The collection account validation letter templates are included with this upgrade.

The collection agencies occasionally sends your medical records as validation. If they do that, include a copy of the medical records and send it to the credit bureaus. Thereby proving they have broken HIPPA laws (a major violation of the Privacy Act laws!).

There are 2 ROUNDS OF HIPPA DISPUTE LETTERS. START WITH THE FIRST ROUND, wait 30 days for response and then go to the FINAL ROUND OF HIPPA DIPSUTE LETTERS.

## **COLLECTION ACCOUNT VALIDATION LETTER**

Send the Collection Account Validation Letters to every medical collection company

- a) This is your first initial contact to the medical collection agency.
- b) You need delivery confirmation, save receipts or emails from USPS confirming delivery. Certified Mail is usually best.
- c) Wait for a response from the collection agency. Goal is not to get one.

Your full account numbers may not be provided on your credit reports. You can cut and paste each delinquent account and include each account snapshot with the letter.

Again, the collection agencies occasionally sends your medical records as validation. If they do that, include a copy of the medical records and send it to the credit bureaus. Thereby proving they have broken HIPPA laws (a major violation of the Privacy Act laws!).

Keep detailed records in case you have to sue, but in most cases you will be fine.

As a refresher below are the 3 credit bureau addresses again.

Experian  
P.O. Box 4500  
Allen, TX 75013

Equifax Information Services LLC  
P.O. Box 740256  
Atlanta, GA 30374

TransUnion LLC  
Consumer Dispute Center  
P.O. Box 2000  
Chester, PA 19022