

**THE**  
**CREDIT CARTELS**  
**AND THE**  
**IMPACT**  
**ON YOUR**  
**REVENUE CYCLE**

**PRESENTED BY**  
**BILLY ROWLEE**

15¢  
US

68  
PAGES

# COMICS MAGAZINE









DIRECT EDITION  
00278  
23579 02590

THE BEST STORIES  
EVERY MONTH

# BILLY ROWLEE

CHIEF REVENUE OFFICER  
RADIOLOGYBILL

-  BEEN WITH RADIOLOGYBILL SINCE 2013
-  FORMER RACECAR DRIVER
-  DOES NOT LIKE LONG WALKS ON BEACHES OR ANYWHERE ELSE
-  YOU CAN TOTALLY BUY ME A BEER
-  GOT MARRIED OCTOBER 1ST, 2022
-  I AM NOT AN ATTORNEY, THIS IS FOR EDUCATIONAL PURPOSES.

15¢  
US

68  
PAGES

# COMICS MAGAZINE



DIRECT EDITION  
00278  
23579 02590

THE BEST STORIES  
EVERY MONTH

# DAVE REEDER **CCCCO** CHIEF COMPLIANCE OFFICER RADIOLOGYBILL

- BAM** BEEN WITH RADIOLOGYBILL SINCE 2007
- BAM** VOLUNTEER FIREFIGHTER
- BAM** ALSO DOES NOT LIKE LONG WALKS ON BEACHES OR ANYWHERE ELSE
- BAM** YOU CAN TOTALLY BUY ME A JACK DANIELS
- BAM** NEW GRANDPA

# CAN THE CARTELS MAKE LAW?

SIMPLE ANSWER IS NO. THEY CAN'T.

-  NO GOVERNMENT OVERSIGHT
-  THEY SET THEIR OWN RULES
-  THIS ISN'T THE FIRST TIME THE CARTELS HAVE CHANGED THE RULES



## SO... WHAT'S HERE?

“WHEN IT COMES TO MEDICAL BILLS, AMERICANS ARE OFTEN CAUGHT IN A DOOM LOOP BETWEEN THEIR MEDICAL PROVIDER AND INSURANCE COMPANY. OUR CREDIT REPORTING SYSTEM IS TOO OFTEN USED AS A TOOL TO COERCE AND EXTORT PATIENTS INTO PAYING MEDICAL BILLS THEY MAY NOT EVEN OWE.”

- DIRECTOR CHOPRA

 ON MARCH 30TH, 2023 THE CARTELS NO LONGER REPORT ANY ACCOUNTS UNDER \$500.

 DEFINED BY THE O2 CREDITOR CLASSIFICATION

 CANNOT REPORT CUMULATIVE BALANCES, EACH CHARGE MUST BE \$500.

 MUST BE OVER 1 YEAR OLD (TIME OF SERVICE) TO REPORT

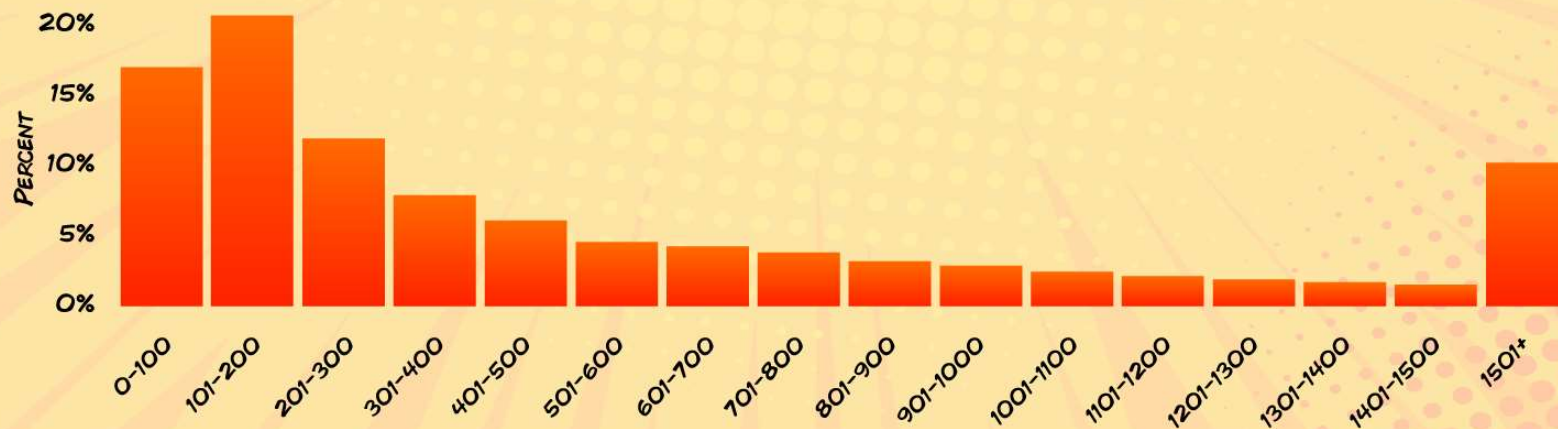
# SO... WHAT'S THE IMPACT?

**AS OF 2021 THERE WAS \$88 BILLION IN MEDICAL DEBT ON CONSUMER CREDIT REPORTS TOTAL DOLLAR AMOUNT IS LIKELY HIGHER, NOT ALL DEBT IS REPORTED**

**62% OF MEDICAL TRADELINES ARE UNDER \$500, WHICH HAS BEEN REMOVED**






**38% OF TRADELINES WILL REMAIN ON REPORTS... FOR NOW.**

DISTRIBUTION OF MEDICAL COLLECTIONS BALANCES IN CONSUMER CREDIT PANEL, 2020





## **SO... WHAT ARE THEY THINKING?**

-  **THE CARTELS AND CFPB FEEL MEDICAL DEBT IS NOT A GOOD INDICATOR OF A PERSONS PROPENSITY TO PAY AS MOST MEDICAL DEBT IS NOT PLANNED**
-  **PATIENTS NOT APPLYING FOR FINANCIAL ASSISTANCE**
-  **CFPB BELIEVES BILLING PROCESSES BETWEEN PRACTICES ARE DIFFERENT AND SOMETIMES UNFAIR TO PATIENTS.**
-  **MOST AMERICANS ONLY "SOMEWHAT" UNDERSTAND THEIR INSURANCE AND WHAT IT COVERS**
-  **NEW ENTRANTS INTO THE WORKFORCE AND NOT LOOKING AT COVERAGE AND POLICY INFORMATION AS THEY ARE SOLELY LOOKING AT CHEAPEST OPTION.**

# SO... WHAT'S COMING?



**BAM** BIDEN ADMINISTRATION ANNOUNCED A MAJOR INITIATIVE TO "PROTECT" AMERICANS FROM MEDICAL DEBT.


**BAM** IN OCTOBER A FEDERAL APPEALS COURT RULED THAT THE FUNDING MECHANISM FOR THE CFPB VIOLATES THE CONSTITUTION. THEIR MONEY COMES FROM THE FEDERAL RESERVE, NOT CONGRESS.

**BAM** CURRENTLY UNDER REVIEW, BECAUSE THIS COURTS RULING "CALLS INTO QUESTION VIRTUALLY EVERY ACTION THE CFPB HAS TAKEN IN THE 12 YEARS SINCE INCEPTION IN 2008."

"NO ONE IN THIS COUNTRY SHOULD HAVE TO GO INTO DEBT TO GET THE HEALTH CARE THEY NEED. THESE MEASURES WILL IMPROVE THE CREDIT SCORES OF MILLIONS OF AMERICANS SO THAT THEY WILL BETTER BE ABLE TO INVEST IN THEIR FUTURE"  
- KAMALA HARRIS



# REGULATION F

 **TOOK EFFECT 11/30/2021 AND WAS MUCH NEEDED**

 **1ST REVISION OF THE FDCPA SINCE 1976**

 **PREVIOUSLY THERE WAS MULTIPLE GRAY AREAS, AND NO PROVISIONS FOR UPDATED COMMUNICATION**

 **NOW THERE IS A DEFINITION FOR HARASSMENT**


 **7-7-7 RULE**

 **MODEL VALIDATION NOTICE**

 **LIMITED CONTENT MESSAGE**







 **ITEMIZATION DATES**

RADIOLOGYBILL  
5703 National Road East  
Richmond, IN 47374  
(888) 977-9729  
Open M-Th 8am to 8pm EST & 8am to 5pm Friday  
[www.payxray.com](http://www.payxray.com)

To:   
Reference: 0091045525

RADIOLOGYBILL is a debt collector. We are trying to collect a debt(s) that you owe to the Creditor(s) listed below. We will use any information you give us to help collect the debt.

Our information shows:

You had a service from:	Account No:	As of:	You owed:	Since then, you were charged or credited	Total Amount Due Now:	
			In Interest +	In Fees +	In Payments -	
	153724	10/03/22	34.00	0.00	0.00	34.00
	153724	10/03/22	323.00	0.00	0.00	323.00
	153724	10/28/22	41.00	0.00	0.00	41.00
	153724	10/28/22	41.00	0.00	0.00	41.00
	153724	10/28/22	47.00	0.00	0.00	47.00
	153724	10/28/22	40.00	0.00	0.00	40.00

Total amount of debt now: \$526.00

How can you dispute the debt?

- Call or write to us by **DECEMBER 5, 2022**, to dispute all or part of the debt. If you do not, we will assume that our information is correct.
- If you write to us by **DECEMBER 5, 2022**, we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents.
- We accept disputes electronically at [www.radbill.com/dispute](http://www.radbill.com/dispute).

Notice: See reverse side for important information.

What else can you do?

- Write to ask for the name and address of the original creditor, if different from the current creditor. If you write by **DECEMBER 5, 2022**, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at [www.radbill.com/request](http://www.radbill.com/request).
- Go to [www.cfpb.gov/debt-collection](http://www.cfpb.gov/debt-collection) to learn more about your rights under federal law. For instance, you have the right to stop or limit how we contact you.
- Contact us about your payment options.

How do you want to respond?

Check all that apply:

I want to dispute the debt because I think:


- This is not my debt.
- The amount is wrong.
- Other (please describe on reverse or attach additional information).


I want you to send me the name and address of the original creditor.

I enclosed this amount: \$

Make your check payable to Radiologybill  
Include the reference number 0091045525

Mail this form to:  
Radiologybill  
PO Box 786  
Richmond, IN 47375





Radiologybill  
PO Box 786  
Richmond, IN 47375

FSRVT

# HUNSTEIN VS. PREFERRED COLLECTION



✦ ORIGINAL OPINION ON APRIL 21ST, 2021 IN THE 11TH CIRCUIT, WHICH IS FLORIDA, GEORGIA AND ALABAMA.

✦ HONORABLE GERALD BARD TJOFLAT WAS THE PRESIDING JUDGE.

✦ HE WAS APPOINTED JUDGE IN 1975 BY PRESIDENT NIXON. NO, I'M NOT KIDDING.

✦ EN BANC FEBRUARY 2022

# ACTIONABLE ITEMS YOU CAN DO



**BAM** TALK TO YOUR AGENCY:

ARE THEY FOLLOWING THE RULES?

HOW ARE THEY USING THE MODEL VALIDATION NOTICE

ARE THEY PROPERLY ITEMIZING THE DEBT FOR PATIENTS, AND WHAT DATE ARE THEY USING?

HOW MANY COMPLAINTS DO YOU GET ABOUT YOUR AGENCY, DO YOU KNOW WHERE TO LOOK?

HOW IS THEIR CUSTOMER SERVICE?

**BOOM** DO YOU TEXT YOUR PATIENTS?

TEXT THEM AFTER VISIT TO OBTAIN INSURANCE INFO.

**BAM** MAKE YOUR VOICE HEARD

SEND LETTERS TO CONGRESSIONAL REPRESENTATIVES AS WELL AS THE CREDIT REPORTING AGENCIES.

