

Creating a Better Healthcare System



If you received a Notice of Collection

It is important to note:

The credit reporting agencies cannot place medical debt on a credit report until **180 days after the account is reported to the credit reporting agency**, this gives 6 Degrees Health time to work out issues with the insurance and the provider to settle the claim.

The Steps of The Process:

- **Step 1:** Member is notified they have been sent to collections
- **Step 2:** Member notifies 6 Degrees Health via EBMS
- **Step 3:** Member receives Debt Validation Letter from 6 Degrees Health and completes the form. Completed forms should be returned to the assigned 6 Degrees Health team members (A 6 Degrees Health team will be assigned to the member once 6 Degrees Health has been notified of a balance bill)
- **Step 4:** 6 Degrees Health will provide the member with a Release of Information form that needs to be completed by the member and returned to 6 Degrees Health assigned team (A 6 Degrees Health team will be assigned to the member once 6 Degrees Health has been notified of a balance bill)
- **Step 5:** Provide 6 Degrees Health with the Collections Agency phone number along with the members phone number that was utilized
- **Step 6:** 6 Degrees Health will contact the Collection Agency and Provider to work on your behalf
- **Step 7:** 6 Degrees Health will reach out to you to provide you with the status of the claim and settlement

Note: a collection notice DOES NOT effect your credit unless no resolution is made within 180 days.

If you're experiencing an access issue or have received a balance bill, please contact Employee Benefit Management Services (EBMS): (866) 326-7951 or www.ebms.com