

Wellness Plans Past Due Policy & Process

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When you receive an email from Pulse regarding a client's wellness plan payment failing, it is important to take the necessary steps to notify clients and resolve any past due balances.

The goal is to bring the account up to date in a timely manner and keep the client relationship.

- Failed payment email notifications are sent daily to the main/general hospital email from Pulse (eVet) auto@evetpractice.com.
- Make sure this email address is added to your approved senders list so it doesn't go into a junk email box.

Do not cancel or delete the plan or allow the client to use any services from the plan if their payments are not current. For the process on sending an account to a third party collections agency please see the document below: <https://wellhavenpethealth.knowledgeowl.com/help/wellness-plans-collections-process-and-policy>

- You can suspend plans that have past due balances to prevent the accidental delivery of services.

Follow the process below to ensure clients are notified early while protecting the practice by abiding by debt collection practices.

Documenting Client Communication

It is important to document client communication in the patient's medical record under the Medical Record Quick Links and "Client Communication Entry" category shown here. The email templates below can be stored into Pulse document templates to use as needed. Using the templates will keep the record of communication on the pet's file as well.

Debt Collection Practices

Basic collections practices have a few rules around calling clients, including:

- We cannot contact consumers before 8am or after 9pm.
- Employees cannot intentionally make repeated phone calls to abuse, harass, or annoy.
- Employees cannot call a debtor at his/her place of employment after being told by the employer that this is prohibited.

Client Notification Process & Steps

Phone Notifications

Step 1

First email notification when payment fails: Please reach out to the client via email using the "Past Due Notice First Missed Payment" template in Pulse as soon as possible. If you don't have an email address on file please reach out via phone. Following the phone guidelines below ensures the message is clear, concise and doesn't violate any collections practices.

"Hello, this is Rachel at WellHaven Pet Health calling about Fluffy's Care Companion Plan. Please give us a call back at your earliest convenience at 503-555-1212. Thank you and have a great day."

Step 2	<p>Second email notification: 15 days after the first contact attempt if the account has not been updated, email using "Past Due Payment 15 Days". If you prefer, another message can be left for the client. We can use the same casual messaging as listed above.</p> <p style="padding-left: 40px;">"Hello, this is Rachel at WellHaven Pet Health calling again about Fluffy's Care Companion Plan. We tried to reach you a few weeks ago and haven't heard back. Please give us a call back at your earliest convenience at 503-555-1212. Thank you and have a great day."</p>
Step 3	<p>Third notification: Once the second monthly payment has failed, another email should be sent. This time we want to put more emphasis on the importance of returning the phone call.</p> <p style="padding-left: 40px;">"Hello, this is Rachel at WellHaven Pet Health calling about Fluffy's account. We have tried to connect with you a few times and haven't heard back. Please contact us at 503-555-1212. Thank you."</p>
Reminders	
Step 4	<p><u>Pulse email/letter templates are below.</u></p> <ul style="list-style-type: none"> • Please use the client's email address on file, if there is no email, send the letter USPS (regular mail). Make sure all client communication is documented in the patient's medical record. • Once the final (3rd) email is sent no more attempts to reach the client need to be made unless you decide to.
Step 5	<p>Approximately 2 weeks after the first email/letter is sent to the client, a second letter should go out.</p>
Step 6	<p>Finally, the third and final notification for the client is sent about a month after the most recent one.</p> <p>This communication is more direct in an attempt to get the client's attention and note the importance of fulfilling the agreement terms for the plan.</p>

Once all steps above are completed and documented in the client file there are no additional client notification steps you need to complete.

- After the account has been past due for at least 31 days and three notifications have been sent, the client can be sent to a collections agency.
- Please contact the Wellness Plan team at wellnessplans@wellhaven.com if you do not have an account set up with a third party collections company.
- Once the account is sent to collections, the plan should be cancelled through Pulse, please see the "Wellness Plan Collections Policies and Process" for information on how to proceed with plan cancellation.

Pulse (eVet) Letter Templates

Make sure you are using the appropriate email/letter template that corresponds with the correct time frame.

- Adjust the language for "Wellness Plan" or "Care Companion Plan" as appropriate for your hospital when saving templates to Pulse.

Past Due Notice, First Missed Payment

%MMMM_dd_yyyy%

%clientfirstname% %clientlastname%

%clientaddress%

RE: Care Companion Plan Missed Payment

Dear %clientfirstname%,

Our records indicate the monthly Care Companion Plan payment for %patientname% did not automatically withdraw from your account as scheduled this month. Oftentimes this is due to credit card or account changes from your financial institution and can be easily remedied by updating the account on file.

Please contact us at your earliest convenience at %practicephone% to update the credit card information we have on file so %patientname%'s Care Companion Plan doesn't have any lapse in coverage. If you have already updated the account information on file, we sincerely apologize and please disregard this notice.

Thank you,

%practicename%

%practiceaddress%

Past Due Notice 15 Days

%MMMM_dd_yyyy%

%clientfirstname% %clientlastname%

%clientaddress%

RE: Notice of Payment 15 Days Past Due

Dear %clientfirstname%,

This is our second letter to notify you the monthly payment for the Care Companion Plan for %patientname% did not withdraw from your financial institution as scheduled. The Care Companion Plan account is now past due by 15 days. If it is late because updating the file slipped your attention, we understand and want to rectify this as soon as possible.

Please contact us at %practicephone% to update the banking information we have on file. We want to ensure the preventive care coverage for %patientname% continues as scheduled and is not disrupted.

If you have made a payment or updated your account information in the last 7 days, please accept our sincerest apologies and disregard this notice.

Thank you,

%practicename%

%practiceaddress%

Past Due Notice 30+ Days

%MMMM_dd_yyyy%

%clientfirstname% %clientlastname%

%clientaddress%

RE: Notice of Payment 30 Days Past Due

Dear %clientfirstname%,

This is our third and final letter to notify you the Care Companion Plan for %patientname% is past due by over 60 days. Our records indicate there is an error with the credit card you provided for the Care Companion Plan and payments have not deducted from your account for the last 3 subsequent months.

Please contact us immediately at %practicephone% to update the account information we have on file. Failure to update your banking information can lead to disruption of plan services as well as third party debt collection attempts and negative credit bureau reporting.

If you have made a payment or updated your account information in the last 7 days, please accept our sincerest apologies and disregard this notice.

Thank you for your prompt attention to this matter.

%practicename%

%practiceaddress%
