

Wellness Plan Collections Policies and Process

Last Modified on 11/15/2024 1:20 pm PST

How to Send an Account to Third Party Collections

If your hospital already uses a collections agency you are satisfied with, please follow this process for failed payment and past due plan management/cancellation through Pulse. If you would like to set up an account with an outside agency we are currently using, Tek Collect, please email wellnessplans@wellhaven.com.

Before sending an account to a collections agency Care Companion Plans (CCPs) should be at least 45 days past due after the first returned/failed monthly payment, with a minimum of 2 past due CCP payments.

- Past due is date considered the date of the first failed WP payment
- Before the client is sent to collections ensure there have been a minimum of 3 contact attempts to the client (email, phone or snail mail) and this is documented in Pulse.

Sending Client Communication on Failed Payments

- 1st email communication should be sent within 3 days of the failed/returned Payment via email
- 2nd email is at approximately day 14 – if no response from client
- 3rd email sent after second failed payment /second monthly payment is due (approximately 31 days past due) plan would now be past due 2 monthly payments
 - Before sending the account to collections, please wait a minimum of 5 business days after the 3rd email is sent to the client

Note: You can make phone call attempts to the client as well if you prefer. This is up to your hospital discretion, you can call multiple times, just not more than once a day. If you need to leave a voicemail the message can NOT indicate any type of past due amount or collections attempts. Please follow the basic guideline here if leaving a message:

"Hi, this is WellHaven Pet Health calling about Fluffy's Care Companion Plan. If you could please give us a call back at 503-555-1212 we would greatly appreciate it. Thank you."

Determining What Balance to Send to Collections

Before sending an account to collections we need to determine what amount the client owes, this includes any unpaid balance on the invoice.

1. The remaining CCP payments left on the current year (including any past due balance on the invoice)

-OR-

2. The retail services used for the pet, MINUS what the client has paid into the current year
 - In order to determine retail services used, fill out the pricing and quantity of items consumed from the wellness plan by using the Cancellation Spreadsheet in the Knowledge Base.
 - Make sure to input what the client has actually paid into the current year plan (do not include any past due amounts on an invoice)
 - If the balance is more than .01 this is the amount the client owes for services used minus what was already paid into the plan.

Cancellation Process in Pulse (Remaining Payments on Wellness Plan)

- From the patient's wellness plan screen select "Make Payment" to apply the remaining future payments (or any unpaid past due payments that aren't on the invoice) to the patient's invoice
- Go into the invoice and use payment method as "CCP Payments Sent to Collections" to remove balance off the invoice
- In the Patient File enter a patient alert stating the account was sent to external collections for past due CCP
- Add client communication notes about the account balance: include amount owed, date, and any other pertinent information
- From the patient's wellness plan screen cancel the CCP using "Cancelled to Collections" for the cancellation reason

Cancellation Process in Pulse (Retail Services Used Minus Payments Made on Current Plan Year)

- Determine the total the client owes for the retail services used as mentioned above
 - This is done by using the Cancellation Spreadsheet in the Knowledge Base
- From the patient's wellness plan screen select "Make Payment" and enter the amount of the balance due (from Cancellation Spreadsheet) to apply the remaining balance to the patient's invoice

NOTE: If there are past due payments already on the invoice, deduct that amount from the "Make Payment" totals. If the client would owe \$200 for retail services used, but there is a \$50 past due payment on the invoice then you would "Make Payment" for \$150

- Go into the invoice and use payment method as for "CCP Retail Services Sent to Collections" to remove balance off the invoice
- Enter a patient alert that the account was sent to external collections for past due CCP
- Add medical record notes showing account was sent to collections, make sure to include amount sent, date, and any other pertinent information
- Go back into the patient's wellness plan screen and cancel the CCP using "Cancelled to Collections" for the cancellation reason

Submitting an Account to Tek Collect

- Log into the Client Portal at Tekcollect.com
- Enter in pertinent client information as prompted
- The "Internal ID" is the patient ID in pulse (NOT the client ID)
- "Service Date" is the date the first monthly payment failed in Pulse
- Itemization Date should be the last successful wellness plan payment transaction paid in Pulse
- If you have the client's driver license or social security number make sure to add it in the submission form

When the Collections Balance is Paid

- Once the balance is paid, remove the patient alert in Pulse
- Add notes to the medical record showing the account was paid (date, amount etc)

Note: It is up to your hospital team if the client can re-enroll the pet on a new wellness plan. If they do re-enroll, you can ask them to pay the year in full or continue to allow monthly auto deductions. We should waive the enrollment fee if collections balance was paid in full.

