Central MN Mental Health Center
MEDICAL DEBT COLLECTION POLICY

Deductibles, Co-insurance, and Copayments:
Co-payments are due and payable at the time of service. If you do not have funds for your deductible or copayment at the time of service, a payment plan must be set-up before the next scheduled appointment or in order to schedule another appointment.

If you have Medical Assistance or Minnesota Care and cannot pay the copay or deductible at the time of service, it is required by Central Minnesota Mental Health Center (CMMHC) to contact the county and advise them of your inability to pay. The county may suspend all benefits and insurance coverage until the balance is paid in full or a payment plan is set-up.

Clients with No Insurance:
If you do not have insurance and are not eligible for sliding fee, you may be offered a discount if payment is made in full at the time of service.

Sliding Fee:
If you are uninsured or underinsurance with no mental health coverage you may apply for the sliding fee scale. The sliding fee is only eligible for 90 days, with the ability to re-apply every 90 days. You must apply for MNSURE to apply for the sliding fee. Our Access team can help you in making an appointment with our local MN-Sure Navigators. You will be responsible for the percentage of the fee as set forth on the sliding fee scale by CMMHC. Sliding fee payments are due and payable at the time of service.

Client Payment Plans:
CMMHC will work with Clients to establish a payment plan on outstanding accounts. If you continue to abide by the terms of the payment plan, your account will not be turned over to a collection agency. If a scheduled payment is missed, you must pay the balance in full to avoid being turned over to a collection agency.

Collection Agency:
CMMHC may hire a collection agency to attempt to get payment from the client with bad debt or sell the debt to a collection agency.

Client accounts will be sent to a collection agency under the following conditions:

- The account is over 150 days from date of service.
- No payment has been made in over 90 days.
- Your statement was returned from the post office as address unknown.

CMMHC will not deny medically necessary treatment due to outstanding medical debt.