

We are required under some states' laws to notify consumers of certain rights.

This list does not contain a complete list of rights consumers have under federal and state law.

### **California**

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

Nonprofit credit counseling services may be available in your area.

All calls to and from our office are recorded and may be subject to monitoring.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

You may request records showing the following: (1) that MiraMed Revenue Group has the right to seek collection of the debt; (2) the debt balance, including an explanation of any interest charges and additional fees; (3) the date the debt became delinquent or the date of the last payment; (4) the name of the creditor and the account number associated with the debt; (5) the name and last known address of the debtor as it appeared in the creditor's records prior to assignment of the debt; and (6) the names of all persons or entities other than the debt collector to which the debt has been assigned, if applicable. You may also request from us a copy of the contract or other document evidencing your agreement to the debt. A request for these records may be addressed to: 360 E. 22<sup>nd</sup> Street, Lombard, IL 60148 or [IPD\\_Department@miramedrg.com](mailto:IPD_Department@miramedrg.com)

California License Number: 12231-99

### **Colorado**

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [HTTPS://COAG.GOV/OFFICE-SECTIONS/CONSUMER-PROTECTION/CONSUMER-CREDIT-UNIT/COLLECTION-AGENCY-REGULATION/](https://coag.gov/office-sections/consumer-protection/consumer-credit-unit/collection-agency-regulation/)

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

COLORADO LAW PROHIBITS CREDIT BUREAUS FROM REPORTING MEDICAL DEBT OR FACTORING MEDICAL DEBT INTO A CREDIT SCORE UNLESS THE CONSUMER REPORT IS TO BE USED IN CONNECTION WITH A CREDIT TRANSACTION THAT INVOLVES, OR THAT MAY REASONABLY BE EXPECTED TO INVOLVE, A PRINCIPAL AMOUNT THAT EXCEEDS THE NATIONAL CONFORMING LOAN LIMIT VALUE FOR A ONE-UNIT PROPERTY AS DETERMINED BY THE FEDERAL HOUSING FINANCE AUTHORITY.

Local Colorado office:

7200 S. Alton Way, Suite B180, Centennial, CO 80112

(303) 768-0200

### **Minnesota**

This collection agency is licensed by the Minnesota Department of Commerce.

If you feel that your concerns have not been addressed, please contact our office and allow us the opportunity to try and address your concerns. Or, you have the option to address any concerns with the Minnesota Attorney General's Office, which can be reached at 651-296-3353 or 1-800-657-3787, by email at [hospital.billing@ag.state.mn.us](mailto:hospital.billing@ag.state.mn.us), or online at [www.ag.state.mn.us/contact](http://www.ag.state.mn.us/contact).

### **New Mexico**

#### **SURPRISE BILLING PROTECTION ACT**

Providers that perform health care services that result in out of network services "Surprise Billing" may be limited to the amount of charges that can be assessed. Prospective patients should contact their insurance carriers in advance and/or the provider when possible to determine if the scheduled health care services to be provided will be covered at an in-network rate. When prior contact is not possible for the care required you should follow the same steps above to protect yourself from any Surprise Billing.

Any questions about the Surprise Billing Act SB 337 can be obtained online or by contacting the Superintendent of Insurance:

Office of Superintendent of Insurance

PO Box 1689

Santa Fe, NM 87504-1689

## **New York**

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: 1. Supplemental security income, (SSI); 2. Social security; 3. Public assistance (welfare); 4. Spousal support, maintenance (alimony) or child support; 5. Unemployment benefits; 6. Disability benefits; 7. Workers' compensation benefits; 8. Public or private pensions; 9. Veterans' benefits; 10. Federal student loans, federal student grants, and federal work study funds; and 11. Ninety percent of your wages or salary earned in the last sixty days.

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

## **North Carolina**

MiraMed Revenue Group office location:

360 E. 22nd Street, Lombard, IL 60148

North Carolina Department of Insurance Permit #521629324

## **Utah**

As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

## **Washington (WA)**

You have the right to request additional information regarding your debt, including the original account number, the date of last payment, and an itemized statement.

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360 E. 22nd Street, Lombard, IL 60148