



Collections

Purpose

The purpose of this policy is to outline Youable's handling of past due balances and when past due balances are sent to collections.

Policy

Client account balances are considered past due if payment has not been received within 30 days of the date of service. Clients will receive statements monthly, generated on the 15th of each month, or the next business day if the 15th falls outside of normal business hours. Client balances that reach 120+ days past due will be sent to collections 30 days after a Final Notice has been sent to the client. Youable will work collaboratively with clients to achieve payment fulfillment in a manner that is consistent with the client's ability to pay. For example, establishing payment plans and offering a sliding scale fee for those who are uninsured and meet income qualifications. If payment remains unfulfilled, Youable will make multiple attempts, as outlined below, to collect client balances before sending to collections.

As an Essential Community Provider, Youable will not deny services to clients who have an inability to pay. Clients will be informed of our [Financial Assistance Program](#) and how to apply. Clients who do not pay for their client responsibilities or establish a payment plan within the collection schedule outlined below will be subject to past due balances being sent to collections.

Procedure

Collection Schedule

1. 0-29 days
 - a. Statement mailed to client
2. 30-60 days past due
 - a. Statement mailed to client with Past Due notice*

3. 61-90 days past due
 - a. Statement mailed to client with Past Due notice*
 - b. Clients are added to a 60 days+ past due spreadsheet for tracking
 - c. Youable begins weekly collection calls to client and provides information on setting up payment plans
4. 91-120 days past due
 - a. Statement mailed to client with Past Due notice*
 - b. Youable continues weekly collection calls to client
5. 120+ days past due
 - a. Statement mailed to client with Final Notice**
 - b. Clients are added to a Collections Spreadsheet and monitored for payment; if no payment is received within 30 days of the Final Notice, the account is sent to collections

*Past Due Notice: Your account is PAST DUE. Please remit your payment in full within 30 days or contact our Billing Office at 612-999-0265 to make payment arrangements.

**Final Notice: FINAL NOTICE: If we do not receive payment or have a payment plan in place within 30 days, your Past Due balance will be sent to a collection agency.

