



National Consumer Assistance Plan

Medical Credit Reporting

In 2015, Equifax, Experian and Trans Union announced the creation of the National Consumer Assistance Plan. This program was designed to assist the bureaus in collecting complete and accurate consumer information. As a result of this plan, there have been a number of changes to our credit reporting processes. Changes to medical requirements are not effective until September, 2017. Below are the changes to you need to know about:

Beginning September 17, 2017:

- **Cannot report medical collection accounts less than 180 days old.**
When you assign debt to Financial Credit Network, our system calculates this date from the date of service and will not report until the appropriate time.
- **Insurance versus self-pay payments**
We will be required to delete accounts that are being paid or were paid in full through insurance. We will need to work with our clients to develop processes for reporting this type of payment.
- **Date of Birth or Full Social Security Number**
Any account we wish to report will need to have either a date of birth or full social security number. If the account does not have one of these pieces of personally identifiable information, it will be rejected.

It is our belief that credit reporting is only one tool in FCN's toolbox for collecting debt. We currently have a number of clients that do not allow for credit reporting and we have been successful without utilizing this process.

If you have questions, please contact a member of our Client Servicing Team at 800-540-9011.