

From: [Maryrose Diaz](#)
To: [DFPI Regulations](#)
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Thank you for the invitation.

I just would like to thank you allowing us to share our thoughts and concerns. I have been in the collection industry for almost 30 years now and I personally feel that we help consumer a lot more than ever before. Yesterday, I received 4 disputes/complaints, but they were all about regarding the consumers confusion regarding their co-pay and deductibles. This is a very common complaint, but in reality it has nothing to do with us. We reach out to the consumers, walk them through the confusing explanation of benefits and more often then not the consumer reaches out to their insurance or pays the balance. We have also found that the explanation of benefits are a bit deceiving, it often times tell the consumer there is no balance due when in reality the provider was not contracted and the ambulance is not contracted which leaves the patient with a balance. The insurance company does not state this in their EOBs, which immediately cause the consumer to be upset and angry at us. To be extra helpful we ask the patient to call on a 3 way call with their insurance company and during that call we question the insurance rep as to why their EOB says patient is not responsible, but they clearly know that the provider is not contracted which does leave the patient with a balance. We just sit back and get to listen to the patient then turn their anger and disappointment to their insurance rep for misguiding, omitting or sending them deceitful EOB that state they owing nothing to the provider.

My other concern was when I heard from the examiner that exams would possibly be random. If we stride to do the best we can why would it make it fair to pick a name out of a hat to conduct an investigation? I also believe he said there would be other factors such as red flags, which made more sense.

I don't know about my other partners in this industry, but we are very small and another regulatory body is not really a concern, except for the costs that come with it. Two agencies have recently moved out of CA because CA appears to choking small businesses. The owner of this company is considering leaving as well, I just ask you please help us too, for we too are consumers and struggle everyday to make ends meet.

One last point; we have a small ambulance agency in our rural town. They were getting ready to shut their doors, due to their services going unpaid. Closing their doors would have been devastating as we do not even have a 24 hour clinic/hospital in our community. We asked them to assign their accounts and we would attempt to recover a portion of loss. We did just that, they are still in business and even have newer life saving equipment. This took years, but consumers understand that we cannot loose providers or agencies such as ours who enable medical providers to service our kids, parents and us in time of need.

Thank you for listening to me ramble on.

Maryrose Diaz

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