



We Help People Burdened with Medical Debt Achieve Financial Wellness



As medical debt experts who understand how to effectively balance the needs of patients and providers, we stand ready to share our ideas and first-hand experiences as part of an open dialogue with policymakers and regulators. We fully understand the needs and concerns of both sides of the medical debt equation.

**Our solution in California became law:**

**A hospital shall not sell patient debt to a debt buyer, unless all of the following apply:**

- 1) The hospital has found the patient ineligible for financial assistance or the patient has not responded to any attempts to bill or offer financial assistance for 180 days;
- 2) The hospital includes contractual language in the sales agreement where the debt buyer agrees to return any account when the balance has been determined to be incorrect due to the availability of a third party payer, including a health plan or government health coverage program, charity care, or financial assistance;
- 3) The debt buyer agrees to not resell or otherwise transfer the patient debt; and
- 4) The debt buyer agrees not to charge interest or fees;

**All Patients**

- No Fees or Interest
- No Legal Action
- Patient Data never sold
- Accounts Never Sold

**DEBT FORGIVENESS**

For Every \$1.00 Collected Capio Forgives \$1.25

**Additional Proposals for Vermont**

- Medical Debt should be capped at 10 percent of a patient's household income regardless of income level
- That patients should have a minimum of 24 months to pay if the monthly payment exceeds \$25.00
- That all payments should be interest and fee free.

**Our Record**

- Adhere to all RMAI and ACA required standards
- Adhere to HFMA Billing Requirements
- Enhanced process over traditional collection approach
- Match existing collections performances to determine pricing

**Our Vision**

- Match Consumer Payments
- HSA Saving Accounts
- Improve Credit History
- Eliminate Financial Inequities - nondiscriminatory approach

**ABOUT CAPIO**



Total US

**42M**

Accounts Purchased

**\$35B**

Balances Purchased

**800+**

Clients

**20M**

Patients Served



**COMPLIANCE**

501(r) & Medicare Compliant | Accelerate Cost Report | Healthcare Specific | Rosenthal Fair Debt Collection Practices Act