To:

Subject: Public Records Request to the Vermont Attorney General re: Matter #2018-09696 and Matter #2018-09697

Date: Thursday, April 18, 2019 3:45:32 PM

Attachments: CAP CORRESPONDENCE 2018-09697 5 Redacted.pdf

CAP CORRESPONDENCE 2018-09697 4 Redacted.pdf
CAP CORRESPONDENCE 2018-09697 3 Redacted.pdf
CAP CORRESPONDENCE 2018-09697 2 Redacted.pdf
CAP CORRESPONDENCE 2018-09697 1 Redacted.pdf
CAP CORRESPONDENCE 2018-09697 1 Redacted.pdf
CAP CORRESPONDENCE 2018-09696 2 Redacted.pdf
CAP CORRESPONDENCE 2018-09696 1 Redacted.pdf
2018-09697 Consumer Update 1 Redacted.pdf
2018-09697 Consumer Complaint Redacted.pdf

2018-09697 Business Response 4 Redacted.pdf 2018-09697 Business Response 3 Redacted.pdf 2018-09697 Business Response 2 Redacted.pdf

2018-09697 Business Response 1 Redacted.pdf 2018-09696 Consumer Complaint Redacted.pdf 2018-09696 Business Response 1 Redacted.pdf

Dear Dr. Green,

Attached, please find records in response to your public records act request dated April 8th 2019.

Personal contact and personally identifiable information has been redacted pursuant to 1 VSA 317(c) (7). In addition, to the extent a Complaint Specialist is a student, their name has been redacted pursuant to the Family Educational Rights and Privacy Act (FERPA). If you feel information has been withheld in error, you may appeal directly to Deputy Attorney General Joshua Diamond.

Thank you,

Kathryn Pfefferle Vermont Attorney General's Office Consumer Assistance Program

State of Vermont
Office of the Attorney General
Consumer Assistance Program
109 State Street
Montpelier, VT 05609-1001

Website: consumer.vermont.gov
Email: ago.cap@vermont.gov

Phone: (800) 649-2424

Submitted on Thursday, January 3, 2019 - 17:26 Complaint Number: 2018-09696 This update submitted by: Business (respondent) Your e-mail address: Complaint Status: Resolved Consumer Full Name: Business Name: First Credit Services Business Contact: Brooke Barrett, Director of Compliance Response/update to complaint: Due to HIPAA rules and regulations we are unable discuss the details regarding any have in our office. We can however speak in generalities as to what our policies and procedures are internally. When a patient has that has been placed in our office , our client has taken steps to bill all available insurances they were provided. If a patient believes that their insurance was not billed properly we request that the patient provide our company with that information so we can then go back to our client for a rebill or billing of insurance. Or, they can speak with the original creditor and provide them with insurance information directly. We can also state that when has been placed with our office we send a letter to the patient at the time of would take place from our company until No has been with our office for 180 days-at-minimum. Multiple letters would have been sent to and calls would have been made along with left messages. would have had ample time to respond to our company prior to any place. First Credit Services takes complaints very seriously and we strictly abide by all state and federal regulations. We thank complaint and we apologize that we cannot be more direct and you for the opportunity to respond to specific. The results of this submission may be viewed at: https://www.uvm.edu/node/244671/submission/35824

webteam@uvm.edu on behalf of

AGO - CAP

2018-09696

Thursday, January 3, 2019 5:26 PM

From:

Sent:

Subject:

To:

From: AGO CAP <ago.cap@vermont.gov>

Sent: Thursday, December 27, 2018 11:02 AM

To: AGO - CAP

Subject: CAP Complaint

The following CAP complaint was submitted:

Your First Name	
Your Last Name	
Confirmation Number	WB18-01318
Your E-Mail Address	
Your Daytime Phone	
Daytime Phone Type	Mobile
Your Age	
Your Mailing Address	
Your City	Burlington
Your State	VT
Your Zip Code	05408
Your Alternate Phone	
Alternate Phone Type	Office
Is your complaint about:	
Business Name or Person's First Name	First Credit Services
Business Phone (1)	8005803912
Phone (1)	Office

Туре	
Business Address	377 Hoes Ln Suite 200
Business City	Piscataway
Business State	NJ
Business Zip Code	08854
Description	I have had were supposed to be to insurance and the remainder of the were supposed to and now these are in were going to be sent there just found them on my I would like these removed from my as soon as possible.
How would you like this matter to be resolved?	I would like the errors corrected and
Incident Date	12/27/2018 12:00:00 AM

From: webteam@uvm.edu on behalf of

To: <u>AGO - CAP</u> **Subject:** 2018-09695

Date: Sunday, January 6, 2019 2:04:09 PM

Submitted on Sunday, January 6, 2019 - 14:04

Complaint Number: 2018-09695

This update submitted by: Business (respondent)

Your e-mail address:

Complaint Status: Unresolved

Consumer Full Name:

Business Name: Mercy Diagnostics, Inc.

Business Contact: Ryan Hess

Response/update to complaint:

In

cases where Mercy does not have a contract with the health insurance company, the insurance company will in some cases send the insurance payment to the insured for the insured to pay Mercy Diagnostic's bill. In this case,

Instructions Mercy sends to patients on their statement in the event they receive payment from the insurance company are below.

"You have or will be receiving a check from your insurance company for these services. This payment should be made to the laboratory

. We ask that you forward the payment to Mercy

Diagnostics. Please use the below instructions for signing the check over to us. If you have already cashed the check please send a check or

credit card payment information for the balance. If you

have not received the check and your date of service is over 30 days ago please contact your insurance to see if the check can be re-issued to you.

Instructions for signing the check over to Mercy Diagnostics Inc:

On the back of the check in the signature area

Write "Pay to the order of" on the first line

Write "Mercy Diagnostics Inc." on the second line

Sign your name on the third line

Mail the check to the following address:

Mercy Diagnostics Inc.

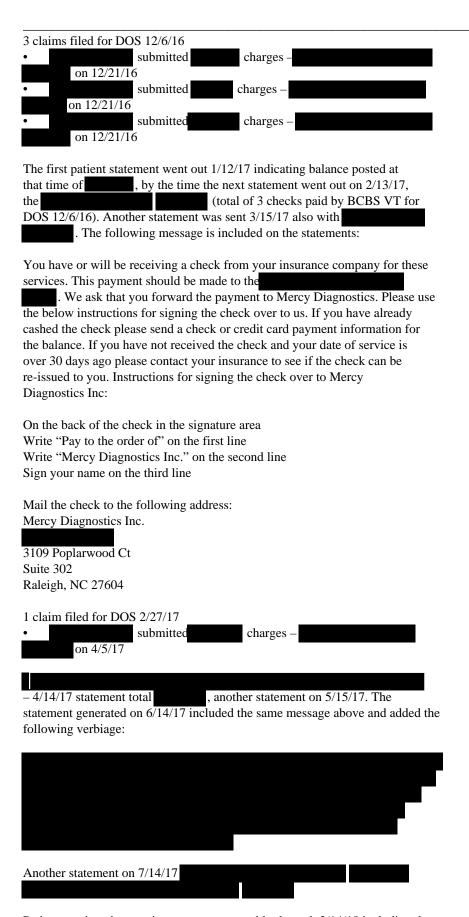
3109 Poplarwood Ct

Suite 302

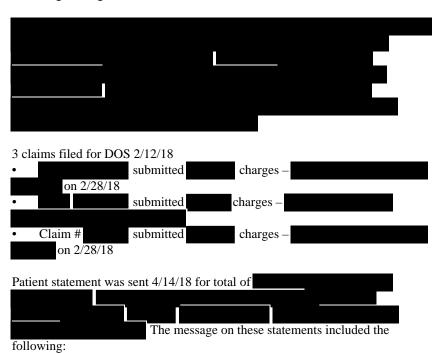
Raleigh, NC 27604

Mercy only expects patients to be responsible for paying Mercy what they receive from insurance plus any co-payment or deductible their insurance plan requires them to pay.

Please see below timeline of communication and events regarding the complainant:



following message:



The Amount Due is not your balance! You have received an Explanation of Benefits (EOB) from your insurance company for these services. We need a copy of this information so we can update your account. If a payment was issued then you are responsible for providing this payment

We ask that you forward the payment to Mercy Diagnostics. Please use the below instructions for signing the check over to us. If you have already cashed the check please send a check or credit card payment information for the balance. Instructions for signing the check over to Mercy Diagnostics Inc:

On the back of the check in the signature area Write "Pay to the order of" on the first line Write "Mercy Diagnostics Inc." on the second line Sign your name on the third line

Mail the check to the following address: Mercy Diagnostics Inc.

3109 Poplarwood Ct Suite 302 Raleigh, NC 27604





addition, I confirmed the address on file is correct with the insurance company and statements we sent. It matches his address included on the complaint form.

Thank you.

The results of this submission may be viewed at: https://www.uvm.edu/node/244671/submission/35951 From: Support <support@mercydiagnostics.com>
Sent: Thursday, December 27, 2018 12:53 PM
AGO - CAP

Subject: (Mercy Diagnostics Inc.) CAP #2018-09697

Ticket was assigned to Lois Digirolamo.

On Dec 27, 2018 @ 12:52 pm, Damien Stone wrote:

Assigned to Lois Digirolamo.

Ticket History

On Dec 27, 2018 @ 12:45 pm, ago.cap@vermont.gov wrote:

Attachment:

On Dec 27, 2018 @ 12:45 pm, ago.cap@vermont.gov wrote:

Re: Complaint #2018-09697

Dear Sir/Madam:

We received the enclosed consumer complaint with respect to a transaction with your business. Although at this point our office has made no determination as to the validity of the complaint, we do ask that you contact the consumer directly within 7 days so that you and the consumer can resolve this matter without further involvement of this office.

We also ask that you notify this office, indicating the steps you have taken to resolve the complaint. Please respond using the Complaint Response Form located on our website. Please include the above complaint number in your response.

We have also requested the consumer to update us regarding the complaint status after 14 days. The consumer's response, the enclosed complaint, and your response will remain on file in this office for six years.

Complaint files are public records and, as such, are open to the public for inspection. Information about complaints, inc luding the number of complaints recorded in the last six years and their status, is provided to consumers who inquire about your business. Complaint information is also used to determine when investigations should be initiated. We thank you for giving this matter your immediate attention.

Sincerely,

Consumer Advisor

State of Vermont
Office of the Attorney General
Consumer Assistance Program
109 State Street
Montpelier, VT 05609-1001

Website: consumer.vermont.gov Email: ago.cap@vermont.gov Phone: (800) 649-2424 This is an automated response. Your issue has been noted. We'll be in touch soon.

Please reply to this email or visit the URL below with any additional details.

https://support.mercydiagnostics.com/portal/view-help-request/131981

From: Support <support@mercydiagnostics.com>
Sent: Thursday, December 27, 2018 12:46 PM
To: AGO - CAP

AGO - CAP

Subject: (Mercy Diagnostics Inc.) CAP #2018-09697

Attachments: 122718 htm

On Dec 27, 2018 @ 12:45 pm, ago.cap@vermont.gov wrote:

Re: Complaint #2018-09697

Dear Sir/Madam:

We received the enclosed consumer complaint with respect to a transaction with your business. Although at this point our office has made no determination as to the validity of the complaint, we do ask that you contact the consumer directly within 7 days so that you and the consumer can resolve this matter without further involvement of this office.

We also ask that you notify this office, indicating the steps you have taken to resolve the complaint. Please respond using the Complaint Response Form located on our website. Please include the above complaint number in your response.

We have also requested the consumer to update us regarding the complaint status after 14 days. The consumer's response, the enclosed complaint, and your response will remain on file in this office for six years.

Complaint files are public records and, as such, are open to the public for inspection. Information about complaints, inclu ding the number of complaints recorded in the last six years and their status, is provided to consumers who inquire about your business. Complaint information is also used to determine when investigations should be initiated. We thank you for giving this matter your immediate attention.

Sincerely,

Consumer Advisor

State of Vermont Office of the Attorney General Consumer Assistance Program 109 State Street Montpelier, VT 05609-1001

Website: consumer.vermont.gov Email: ago.cap@vermont.gov Phone: (800) 649-2424

Ticket History

On Dec 27, 2018 @ 12:45 pm, ago.cap @vermont.gov wrote:

Attachment:

This is an automated response. Your issue has been noted. We'll be in touch soon.

Please reply to this email or visit the URL below with any additional details.

https://support.mercydiagnostics.com/portal/view-help-request/131981

From: Support <support@mercydiagnostics.com>
Sent: Wednesday, February 20, 2019 2:23 PM

To: AGO - CAP

Subject: (Mercy Diagnostics Inc) CAP 2018-09697

Categories: M-Files

Ticket was assigned to Lois Digirolamo.

On Feb 20, 2019 @ 02:22 pm, Susan Abbott wrote:

Assigned to Lois Digirolamo.

Ticket History

On Feb 20, 2019 @ 01:23 pm, ago.cap @vermont.gov wrote:

Attachment:

On Feb 20, 2019 @ 01:23 pm, ago.cap@vermont.gov wrote:

Re: Complaint 2018-09697

Dear Sir/Madam:

Our records show that you have responded to the above-noted complaint, yet this matter remains unresolved. We ask that you respond directly to this office, indicating the steps you have taken to resolve the complaint. Please respond using the Complaint Response Form located on our website. Please include the above complaint number in your response. Thank you for prompt attention.

Sincerely,

James Mooney Complaint Specialist

State of Vermont Office of the Attorney General Consumer Assistance Program 109 State Street Montpelier, VT 05609-1001

Website: consumer.vermont.gov Email: ago.cap@vermont.gov Phone: (800) 649-2424

This is an automated response. Your issue has been noted. We'll be in touch soon.

Please reply to this email or visit the URL below with any additional details.

https://support.mercydiagnostics.com/portal/view-help-request/135636

From: AGO CAP <ago.cap@vermont.gov>

Sent: Thursday, December 27, 2018 11:07 AM

To: AGO - CAP **Subject:** CAP Complaint

The following CAP complaint was submitted:

_	
Your First Name	
Your Last Name	
Confirmation Number	WB18-01319
Your E-Mail Address	
Your Daytime Phone	
Daytime Phone Type	Mobile
Your Mailing Address	
Your City	Burlington
Your State	VT
Your Zip Code	05408
Is your complaint about:	Some other type of business
Business Name or Person's First Name	Mercy Diagnostics Inc
Business Phone (1)	8564375245
Phone (1) Type	Office
Business E- Mail Address	support@mercydiagnostics.com
Business Address	3109 Poplarwood Ct
Business City	Raleigh
1	

Business State	NC
Business Zip Code	8564375245
Description	Mercy Diagnostics has been over billing me as well as not sending bills to my insurance. and making it impossible that is on the way to
How would you like this matter to be resolved?	I would like this matter resolved and would like
Incident Date	12/27/2018 12:00:00 AM

From:

Sent: Tuesday, February 12, 2019 3:57 PM

To: AGO - CAP

Subject: Matter # 201809697

In regards to Mercy Diagnostics

I had spoken to a rep

. This is a very important distinction.

The

person I spoke with was Jenea. Their phone number is I would appreciate any assistance in this matter.

Thank you,

Sent: Thursday, December 27, 2018 12:39 PM

To: <u>compliance@f</u>csbpo.com

Subject: (First Credit Services) CAP #2018-09696

Attachments: 3.htm

Re: Complaint #2018-09696

Dear Sir/Madam:

Enclosed please find a copy of a complaint that our office received in reference to your company. Please review the complaint and write to this office indicating the steps you will take to resolve this matter. Please respond using the Complaint Response Form located on our website, and include the above complaint number in your response.

The enclosed complaint and your response will become part of our permanent files. Complaint files are public record and, as such, are open to the public for inspection. Information is also used to determine when investigations should be initiated.

Thank you in advance for your anticipated cooperation and immediate attention to this complaint. We request a response within seven days of receipt of this letter.

Sincerely,

Consumer Advisor

State of Vermont Office of the Attorney General Consumer Assistance Program 109 State Street Montpelier, VT 05609-1001

Website: consumer.vermont.gov Email: ago.cap@vermont.gov Phone: (800) 649-2424

Sent: Thursday, December 27, 2018 12:39 PM

To:

Subject: (First Credit Services) CAP #2018-09696

Re: Complaint against First Credit Services #2018-09696

Dear :

Below is a copy of correspondence we have sent to the business concerning your complaint. Please wait <u>10 business</u> <u>days</u>, then update us on the status of your complaint by using the <u>Complaint Response Form</u> located on our website. Please reference your complaint number in your response.

Thank you.

Sincerely,

Consumer Advisor

State of Vermont Office of the Attorney General Consumer Assistance Program 109 State Street Montpelier, VT 05609-1001

Website: consumer.vermont.gov Email: ago.cap@vermont.gov Phone: (800) 649-2424

Re: Complaint #2018-09696

Dear Sir/Madam:

Enclosed please find a copy of a complaint that our office received in reference to your company. Please review the complaint and write to this office indicating the steps you will take to resolve this matter. Please respond using the Complaint Response Form located on our website, and include the above complaint number in your response.

The enclosed complaint and your response will become part of our permanent files. Complaint files are public record and, as such, are open to the public for inspection. Information is also used to determine when investigations should be initiated.

Thank you in advance for your anticipated cooperation and immediate attention to this complaint. We request a response within seven days of receipt of this letter.

Sincerely,

Consumer Advisor

State of Vermont Office of the Attorney General Consumer Assistance Program 109 State Street Montpelier, VT 05609-1001

Website: consumer.vermont.gov Email: ago.cap@vermont.gov

Phone: (800) 649-2424

Sent: Thursday, December 27, 2018 12:45 PM

To: <u>support@mercydiagnostics.com</u>

Subject: (Mercy Diagnostics Inc.) CAP #2018-09697

Attachments:

Re: Complaint #2018-09697

Dear Sir/Madam:

We received the enclosed consumer complaint with respect to a transaction with your business. Although at this point our office has made no determination as to the validity of the complaint, we do ask that you contact the consumer directly within 7 days so that you and the consumer can resolve this matter without further involvement of this office.

We also ask that you notify this office, indicating the steps you have taken to resolve the complaint. Please respond using the Complaint Response Form located on our website. Please include the above complaint number in your response.

We have also requested the consumer to update us regarding the complaint status after 14 days. The consumer's response, the enclosed complaint, and your response will remain on file in this office for six years.

Complaint files are public records and, as such, are open to the public for inspection. Information about complaints, including the number of complaints recorded in the last six years and their status, is provided to consumers who inquire about your business. Complaint information is also used to determine when investigations should be initiated.

We thank you for giving this matter your immediate attention.

Sincerely,

Consumer Advisor

State of Vermont Office of the Attorney General Consumer Assistance Program 109 State Street Montpelier, VT 05609-1001

Sent: Thursday, December 27, 2018 12:45 PM

To:

Subject: (Mercy Diagnostics Inc) CAP #2018-09697

Re: Complaint against Mercy Diagnostics Inc. #2018-09697

Dear

Thank you for contacting us with your complaint. We have sent a copy to the business asking it to contact you within 7 days to resolve this problem. We have also asked the business to notify us of the action it takes. Your complaint and the business response will become part of our public record for six years. It is our experience that two of every three complaints are successfully resolved through this procedure.

In 14 days, please update us on the complaint status by using the <u>Complaint Response Form</u> located on our website. Please note, upon receipt of your update we may do one of the following:

- 1. If you indicate that your complaint was resolved, we will close the file accordingly.
- 2. If you indicate that the business has not contacted you, we will contact the business again on your behalf.
- 3. If you indicate that the business contacted you but your complaint remains unresolved, the action we take will depend in great part on the business response. If the response is unsatisfactory, we may pursue this matter further. If your complaint is not appropriate for further action on our part, we may refer you to small claims court or suggest that you consult a private attorney.

Thank you for bringing your complaint to our attention.

Sincerely,

Consumer Advisor

State of Vermont
Office of the Attorney General
Consumer Assistance Program
109 State Street
Montpelier, VT 05609-1001

Sent: Monday, January 7, 2019 1:57 PM

To:

Subject: (Mercy Diagnostics Inc) CAP 2018-09697

Attachments:

Re: Complaint 2018-09697

Dear Sir/Madam:

Our records show that you have responded to the above-noted complaint, yet this matter remains unresolved. We ask that you respond directly to this office, indicating the steps you have taken to resolve the complaint. Please respond using the Complaint Response Form located on our website. Please include the above complaint number in your response.

Thank you for prompt attention.

Sincerely, Kathryn Pfefferle Complaint Specialist

State of Vermont Office of the Attorney General Consumer Assistance Program 109 State Street Montpelier, VT 05609-1001

Sent: Wednesday, February 20, 2019 1:23 PM

To: <u>support@mercydiagnostics.com</u>

Subject: (Mercy Diagnostics Inc) CAP 2018-09697

Attachments: Matter # 201809697

Re: Complaint 2018-09697

Dear Sir/Madam:

Our records show that you have responded to the above-noted complaint, yet this matter remains unresolved. We ask that you respond directly to this office, indicating the steps you have taken to resolve the complaint. Please respond using the Complaint Response Form located on our website. Please include the above complaint number in your response.

Thank you for prompt attention.

Sincerely,

James Mooney Complaint Specialist

State of Vermont Office of the Attorney General Consumer Assistance Program 109 State Street Montpelier, VT 05609-1001

Sent: <u>Monday, January 7, 2019</u> 1:58 PM

To:

Subject: (Mercy Diagnostics Inc) CAP 2018-09697

Attachments:

Re: Complaint 2018-09697

Dear

Below is a copy of correspondence we have sent to the business concerning your complaint. Please wait <u>10 business</u> <u>days</u>, then update us on the status of your complaint by using the <u>Complaint Response Form</u> located on our website. Please reference your complaint number in your response.

Thank you.

Sincerely, Kathryn Pfefferle Complaint Specialist

State of Vermont
Office of the Attorney General
Consumer Assistance Program
109 State Street
Montpelier, VT 05609-1001

Website: consumer.vermont.gov Email: ago.cap@vermont.gov Phone: (800) 649-2424

From: AGO - CAP

Sent: Monday, January 7, 2019 1:57 PM

To:

Subject: (Mercy Diagnostics Inc) CAP 2018-09697

Re: Complaint 2018-09697

Dear Sir/Madam:

Our records show that you have responded to the above-noted complaint, yet this matter remains unresolved. We ask that you respond directly to this office, indicating the steps you have taken to resolve the complaint. Please respond using the Complaint Response Form located on our website. Please include the above complaint number in your response.

Thank you for prompt attention.

Sincerely, Kathryn Pfefferle Complaint Specialist

State of Vermont Office of the Attorney General Consumer Assistance Program 109 State Street Montpelier, VT 05609-1001