

**To: Physicians' Business Bureau
P.O. Box 483
Signal Mountain, TN 37377**

30 Jun 2020

**From: Paul W. Simpson
26 Goshen Lane
Ringgold, GA 30736
Account# 90760**

Dear Sir/Madam:

1. This letter is in reference to the notice (Atch 1) I received in the mail on June 25, 2020. First of all, this cannot be a "delinquent" account, in that, I received the total of one notice(Atch 2) from Dr. Erdman, that being on May 4, 2020, and it never said I was delinquent! Anyway, I called the office the next day and told them that they never filed this claim with my Tricare For Life insurance. Their answer is that the office manager would contact me. Nope! That never happened. All I get is this notice from a collection agency! Are you kidding? Is this a way to do business? I go to a doctor in May and June of 2019, never get one bill, then get one bill in May 2020 that does not say I am delinquent, and then a notice from a collection agency! All they had to do was to simply file with Tricare for Life and they would have gotten their \$60 for copay for two office visits—it could never be \$90 and I can prove it with the EOB's from my primary insurance.

2. In response to your notice that says I can dispute this debt within 30 days, I hereby dispute this phony charge! Please send to me the following if possible:

- a. Why this charge was sent to a collection agency after one written notice to me, and this notice was almost a year after I had an office visit.**
 - b. Why no one ever called me back when I questioned why my secondary insurance had not been filed in over 9 months.**
 - c. Why I never received any statement showing breakout of charges. What's the \$90.00 for?**
 - d. Detailed breakout of all charges and insurance payments.**
 - e. Why my Tricare For Life insurance was never contacted as I requested.**
- If I had to file this myself, why did they not provide me the necessary documents. Every claim for a copayment that has been filed by other doctors have always been paid by Tricare for Life. I never have to pay for anything.**

3. After I received your notice, I tried to call Dr. Erdman's office, no answer. I left message to return call; no response. I drove to his office in Ft. Oglethorpe, GA and left a message on his door to call me. I have received no phone call. I am not a lawyer, but I do not believe this should have been sent to you for collection. They could have easily filled this with Tricare For Life and gotten paid. They sent me one notice on May 4, 2020 for copay for office visits in May and June 2020 (no other notices). They never once called me about this bill.

4. I am 71 years old, and have never gotten a bill from a collection agency. I have a credit score of 824. I have credit cards but pay them fully each month. I own my house outright. I have zero loans. I am a retired Lt Col from the Air Force. I pay what I owe, but I owe nothing to Dr. Erdman!

5. For the last 6 and ½ years, I have had three medical insurances—Medicare, a Medicare supplement with United Healthcare, and Tricare for Life. I have been to 8 or 10 different doctors/hospitals during that time. Every doctor/hospital files with Tricare for Life—not one exception. As a result, I have paid zero medical costs in those years. Now, why couldn't Dr. Erdman's office file as every other doctor has done? They would have been paid. Instead, they do not call me, but send one bill almost a year later and then send it to you.

6. I am not blaming you for this problem. The problem is with Dr. Erdman's office. Please respond as quickly as possible so this matter can be cleared up. Thank you for your help.

Sincerely,

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