**PRIVACY POLICY**

**Privacy Notice**

This privacy notice discloses the privacy practices for ([www.cbsasolutions.com](http://www.cbsasolutions.com)). This privacy notice applies solely to information collected by the web site. It will notify you of the following:

1. What personally identifiable information is collected from you through the web site, how it is used and with whom it may be shared.

2. What choices are available to you regarding the use of your data.

3. The security procedures in place to protect the misuse of your information.

4. How you can correct any inaccuracies in the information.

**Information Collection, Use, and Sharing**

We are the sole owners of the information collected on this site. We will not sell or rent this information to anyone. We will use your information to respond to you, regarding the reason you contacted us. We will not share your information with any third party outside of our organization, other than as necessary to fulfill your request. Unless you ask us not to, we may contact you via email in the future to tell you about specials, new products or services, or changes to the private policy.

**Your Access to and Control Over Information**

You can do the following at any time by contacting us via email address or phone number given on our website:

- See what data we have about you, if any.
- Change/correct any data we have about you.
- Express any concern you have about our use of your data.

**Security**

We take precautions to protect your information. When you submit sensitive information via the website, your information is protected both online and offline. Whenever we collect sensitive information (such as credit card date), that information is encrypted and transmitted to us in a secure way. You can verify this by looking for a closed lock icon at the bottom of your web browser, or looking for “https” at the beginning of the address of the web page. While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Only employees who need the information to perform a specific job (for example, billing or customer service) are granted access to personally identifiable information. The computers/servers in which we store personally identifiable information are kept in a secure environment.

If you feel that we are not abiding by this private policy, you should contact us immediately via telephone at (405) 372-1693 or (800) 333-1693.

*This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.*

**Get in Touch with Us**

**Call Us**

**Phone Numbers:**

**(405) 372-1693**

**(800) 333-1693**

**Credit Bureau Services Association (CBSA) 123 W. 7th Avenue, Ste. 300, Stillwater, OK 74074**

**Consumer Rights**

We are required under state and federal law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.

**For residents in CO:** This is an attempt to collect a debt. Any information obtained will be used for that purpose. This is a communication from a debt collector.
Colorado law prohibits credit bureaus from reporting medical debt or factoring medical debt into a credit score unless the consumer report is to be used in connection with a credit transaction that involves, or that may reasonably be expected to involve, a principal amount that exceeds the national Confirming loan limit value for a one-unit property as determined by the federal housing finance authority.
For information about the Colorado fair debt collection practices act, see [www.coag.gov/car](http://www.coag.gov/car) (<http://www.coag.gov/car>). A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection from taking any other action authorized by law to collect the debt.

**Colorado office address and telephone number:
7220 S. Alton Way, Ste. B180, Centennial, CO 80112
Local Phone: (303) 768-0200
Toll Free: (800) 903-9203**

**For residents in NM:** Notice of Consumer Rights Pursuant to the New Mexico Surprise Billing Protection Act

If you are a covered person and you received a surprise bill from a nonparticipating (out-of-network) provider for health care services rendered in an amount that exceeds your cost-sharing obligation that would apply for the same health care services if the services had been provided by a participating (in-network) provider, you may have rights under the New Mexico Surprise Billing Protection Act (the “Act”). The Act generally prohibits health care providers from knowingly submitting a surprise bill for out-of-network services to an insured person that demands payment for any amount in excess of the cost-sharing amounts that would have been imposed by the insured person’s health benefits plan if the health care service from which the surprise bill arises had been rendered by an in-network provider. The Act also provides that it is an unfair practice for a health care provider to knowingly submit a surprise bill to a collection agency.

Pursuant to the Act, please be advised of the following rights:

1. Patients are responsible only for payment of applicable in-network cost-sharing amounts under the patient’s health benefits plan.

2. Patients should contact their insurance carriers in advance and/or the provider, when possible, to determine if the scheduled health care services to be provided will be covered at an in-network rate.

3. When prior contact is not possible for the care required, patients should contact their insurance carrier to discuss the surprise billing and to find the correct limitations that may apply.

4. Patients may appeal a health insurer’s determination regarding a surprise bill in accordance with the hearing procedures established by New Mexico’s Patient Protection Act.

5. The Surprise Billing Protection Act SB 337 can be obtained online at <https://www.osi.state.nm.us> (<https://www.osi.state.nm.us/>).

6. If additional information or questions arise, you may contact the New Mexico Superintendent of Insurance in Sante Fe, NM.

**Mailing Address:
Office of Superintendent of Insurance
P.O. Box 1689
Sante Fe, NM 87504-1689
Phone: 1-855-427-5674**

*This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.*

**Get in Touch with Us**

**Call Us
Phone Numbers:**

**(405) 372-1693**

**(800) 333-1693**

**Credit Bureau Services Association (CBSA) 123 W. 7th Avenue, Ste. 300, Stillwater, OK 74074**



**Customer Service Portal**

Give us your first name

Our reference Number (Our 9-digit reference number)

**Enter reference # and one of the following Or two of the following. We may not have some of the information you give us.**

Last 4 digits of your SSN

Last 4 digits of any phone number

Your e-mail address

1. Important Information – Click to show or hide

2. Read terms and conditions

Access to this site is reserved for persons that have an account with Tulsa Adjustment Bureau, Inc. To gain access, you will have to answer certain personal questions. You are forbidden from using this site if you are not the person with an account with Tulsa Adjustment Bureau, Inc., even if you believe you have permission from that person. There are no convenience fees associated with discussing your account. All obligations may not be present on this site.
By giving us your contact information, you are giving us consent to contact you using the information you provided, including your email and cell phone number for text messaging.

 I have read and agreed to the terms and conditions

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