

Optometry Coding & Billing Alert

READER QUESTIONS: Assess Patient Cooperation

Question: We like to arrange mutually agreeable payment plans with patients whenever possible, rather than sending a patient to our third-party collector. But sometimes I find it hard to judge whether the patient is truly going to stick to the payment plan and when I should draw the line and finally send the patient to collections. Any advice?

Delaware Subscriber

Answer: Developing subtle ways to gauge a patient's willingness to cooperate with your payment plan will help you know how vigilant to be in the future - and when you must send an account to collections.

Example: If a patient needs time to decide on a monthly payment she can afford, you should suggest that she call you back at a prearranged time and date. Be specific and firm about when you need her to call you back.

Goal: This arrangement gives you the ability to decide or evaluate whether the patient is honest, willing and truly wants to resolve the debt. If she calls you back right on cue and suggests a payment plan, that's a good sign.

But if she never calls and you have to make the effort to follow up, you know this patient's account may become a continual source of trouble.

Good idea: If the patient suggests a payment plan, such as \$50 per month, you should suggest trying that arrangement for 60 days. Tell her you'll see how the next two months go and how her situation is 60 days from now, and then you can reassess the situation and modify the payment plan accordingly. Ask the patient to call you on a specific date around the end of 60 days to discuss the payment plan.

This setup creates two more yardsticks for you to judge the patient's cooperation: 1) does she pay the first two payments?, and 2) does she call you back at the end of two months?

If the patient falls short on either measure, you'll know she doesn't plan on being cooperative and you will be able to judge sooner whether the account should go to collections.

Advice for Reader Questions and You Be the Expert contributed by **David Gibson, OD, FAAO**, practicing optometrist in Lubbock, Texas; and **Charles Wimbish, OD**, president of Wimbish Consulting Group in Martinsville, Va.