

Part B Insider (Multispecialty) Coding Alert

COLLECTIONS: Get Results for Your Collections Efforts -- Know What to Say to Patients Who Owe

Ask your staff members to use this handy script when they call patients -- that way, you leave nothing to chance when trying to collect.

Don't let collection letters be a dead-end for your reimbursement. Working the phones can help you bring in the money that your patients owe you.

You've tried collecting from a patient but you're still coming up short, so you decide to phone the patient and ask him to make a payment -- but what should you say? The following tips from **Brenda DuMont**, president of ABS Billing Services, Inc. in Anchorage, Alaska can help you collect the money you deserve.

"Speaking to a patient is a great way to collect dollars, and gain a lot of information," DuMont says. You should try starting out with the following language:

"Hi, this is _____ from Dr. _____'s office (or Facility name). We are giving you a courtesy call in regards to your balance. Do you have any questions about your balance of \$____?"

If the patient indicates that he has never received a statement, ask him to give you the correct address, and then verify it against the system address, DuMont says. Let the patient know that his balance of \$_____ is outstanding and ask if he would like to make a credit card payment today to bring the account current.

"If you don't accept credit cards, it's a good idea to sign up to do so," DuMont says. But if a credit card payment is not an option, simply state that you are sorry to hear that the patient did not receive a statement and offer to mail another one.

You can even offer to fax a copy of the bill to the patient if he has access to a fax machine, or email it if you have electronic statements, says **Barbara J. Cobuzzi, MBA, CPC, CPC-H, CPCP, CENTC, CHCC**, president of CRN Healthcare Solutions. Then ask the patient when you can expect payment.

"Tell the patient that you will make a note in his account and will look out for their payment on ___ date," DuMont advises. "Always repeat the expectations back to the patient. It lets him know that you are serious."

By asking if a patient has any questions, it allows for dialogue and doesn't feel like a demanding collection call. Many times you will learn things that can help in your efforts. "For instance, you might discover that the patient has a secondary insurance you did not bill, that he is unable to pay and needs a hardship review, that he disagrees with the billed services and needs further explanation, etc.," DuMont says.

Tip: If, during the phone call, you and the patient agree upon a payment plan, make sure you create a payment plan document in writing and send it to the patient for his signature.

The payment plan document should include the amount of the patient's total outstanding balance, the agreed-upon monthly payment amount, any applicable finance charges if your practice charges them, the date each payment is due, and the consequences of missing a payment.

Some practices create internal guidelines regarding minimum amounts that they'll accept from a payment plan. For instance, you might only create a payment plan for amounts of \$30 per month or more.

Check with your state medical association and any applicable state laws to determine whether you are bound by any

particular rules when offering payment plans.