

Eli's Rehab Report

Practice Pointers: Turn Over a New Leaf With a Consumer-Friendly Approach

Learn creative ways to work with the latest healthcare payment environment

Higher copays, more expensive insurance plans and less therapy coverage are very real facts of today that affect both your patients and your business. But balking at these facts won't get you very far. Instead, it's time to work with them, and implementing some key changes could turn your rehab business into a patient-friendly payment environment that's still profitable for you. Read on for an expert's take on how to do just that.

Think Like a Shopper

If you look at the big picture, the current healthcare payment environment is creating more consumer responsibility in paying for healthcare, said **Lynn Steffes, PT**, president of Steffes & Associates in New Berlin, Wis., during the Eli-sponsored audioconference "Creating a Positive Payment Environment for Your Practice & Your Patients." And when the consumer is paying more, she's going to expect more -- and shop around.

"I constantly hear from consumers that rehab services are structured as a medical model where the therapist drives what the consumer gets, but it's time to start thinking more like a retail model," Steffes said.

How to do it: Think like a shopper, and make your rehab business into a shopper-friendly experience. This means:

- **Giving patients options.** These days when the consumer often cannot afford what the therapist recommends, you should have a list of creative (and less-expensive) options as a backup. Remember, it's better for the patient to agree to three visits out of pocket and a home exercise plan than for the patient to completely dismiss an eight-visit plan because of cost and have no therapy. Good idea: Be sure to advertise your offerings on brochures, your Web site, and other media, Steffes said.
- **Offering them something of value.** "Patients' expectations are higher than they were the days when co-pays were \$5," Steffes said. And who wouldn't be when you're paying more? So make sure they feel their visits are worth their dime. Remember, this means more than just delivering good clinical therapy -- it means offering an informative, helpful and positive experience from the patient's first phone call to her paying of the bill.
- **Communicating your services, prices and payment options.** There's nothing more frustrating to a customer than being slammed with a bill at the end of treatment that wasn't what they expected. So tell them up-front in writing the payment expectations. "Give the patient a letter explaining their benefits and your financial policy," Steffes said. Then agree on a payment plan. Be sure to offer cash and credit-card options too.

A Word on Third-Party Payers

You know that the one thing that can turn patients sour is bad experience with insurance. This could be anything from not understanding their plans to simply not having enough therapy coverage. To tackle this problem, you can offer patients additional options as mentioned above, but before you even get to that point, help your patients understand their coverage right away.

Another issue: "We've disempowered patients to work with third-party payers," Steffes said. But it doesn't have to be this way. You can give them the authority to deal with their insurance companies directly.

Even better, you can go to bat for them. See the clip- and-save article on page 52 for more on this approach.



Bottom line: "Consumers will spend more money on what they want than what they need," Steffes said. So allow them to be the happy shoppers who buy because they want to -- and give them the power to choose the best options for the services they need.

Editor's note: See the next issue of Physical Medicine & Rehab Coding Alert for more of Steffes' advice on creating a positive payment environment and a consumer-friendly business.