

# Promote Exceptional Patient Interactions and Collect at the Point of Service

A Course By:



Self Pay Tailored for You



Presented By:

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Self Pay Tailored for You

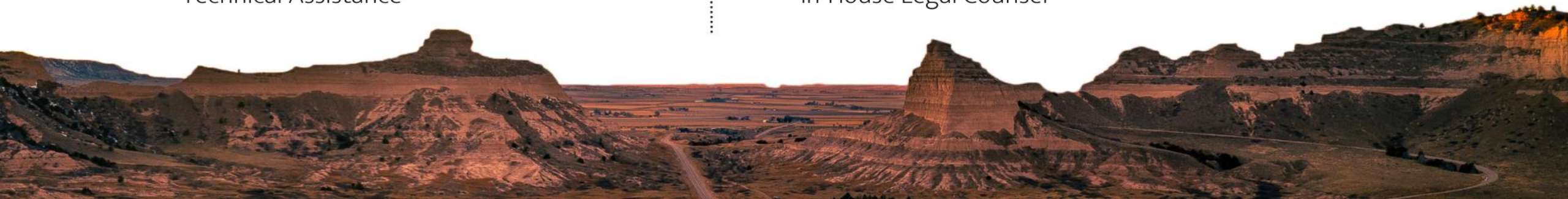
Responsible, Intelligent Collections



Our mission to serve began in our own backyard, and we have been helping rural hospitals create a cohesive post-visit experience ever since.

Early Out Self-Pay Recovery  
Multi-Channel Patient Communications  
Expert Patient Support Team  
Statement Mailing  
Compliance and Quality Assurance  
Technical Assistance

Third-Party Bad Debt Recovery  
Legal Recovery  
Credit Reporting  
Data-Backed Recovery Strategy  
Courteous, Respectful Follow Up  
In-House Legal Counsel



# Our lens of perspective...

## **Internal full disclosure on how we performed....**

- Over 1 million touch points with patients annually.
- We were quickly humbled by what was happening when we invested in tools that record every key stroke, record every call, and had the ability to query text to speech and speech to text software.
- Humbled again when we created a full-time quality control officer to manage the technology, monitor staff, train, coach and mentor FTE's.
- We too are human. There is always room for improvement. It's a process.

# Agenda at a Glance

1. Why Point of Service Collections Matter
2. Industry Perspective
3. Benefit to Organization
4. Benefit to Individuals
5. Training and Practical Skills
6. Overcoming Conflict



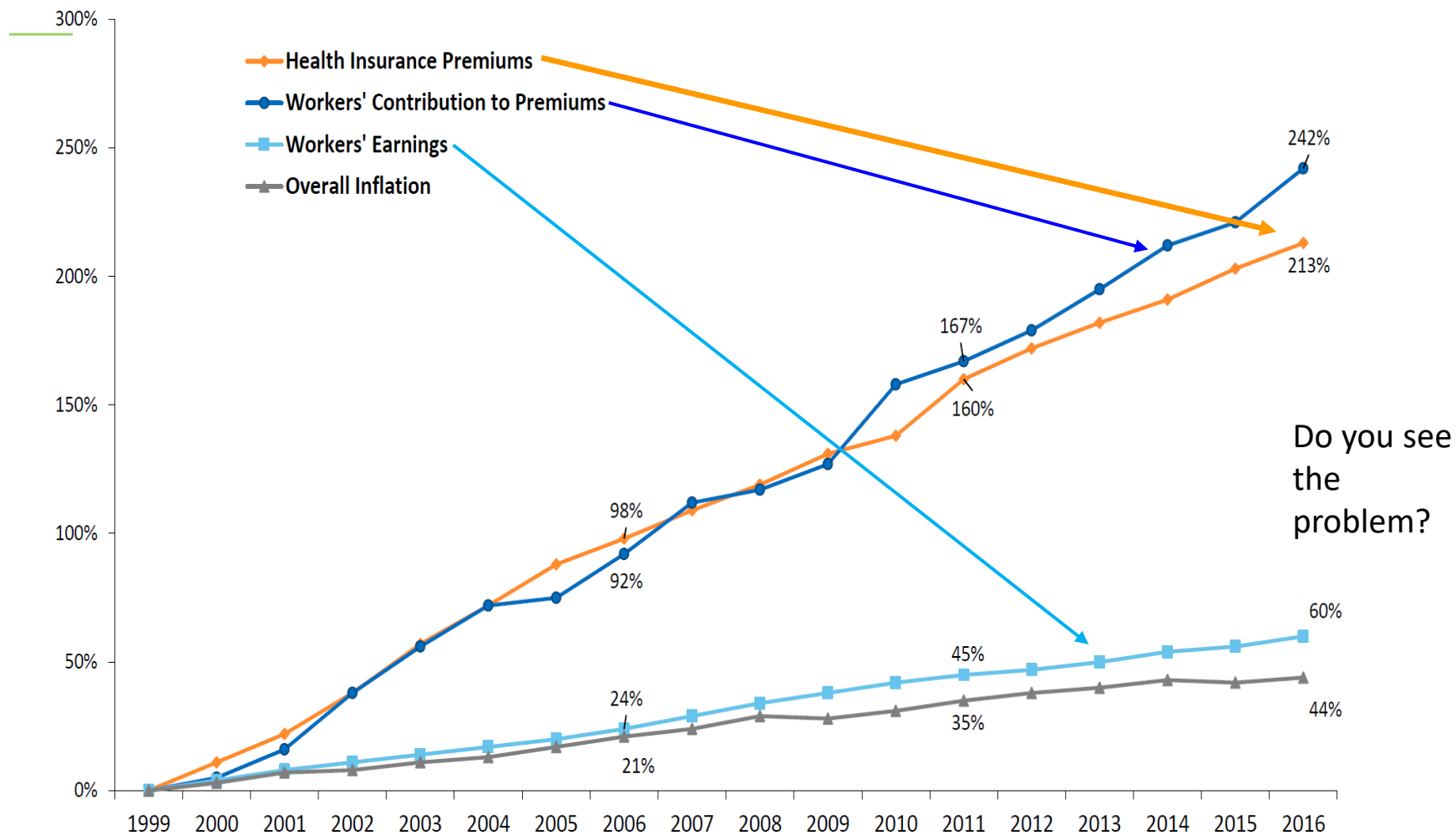


Excellence is only achieved when you engage the *entire* organization.

Asking for Money:

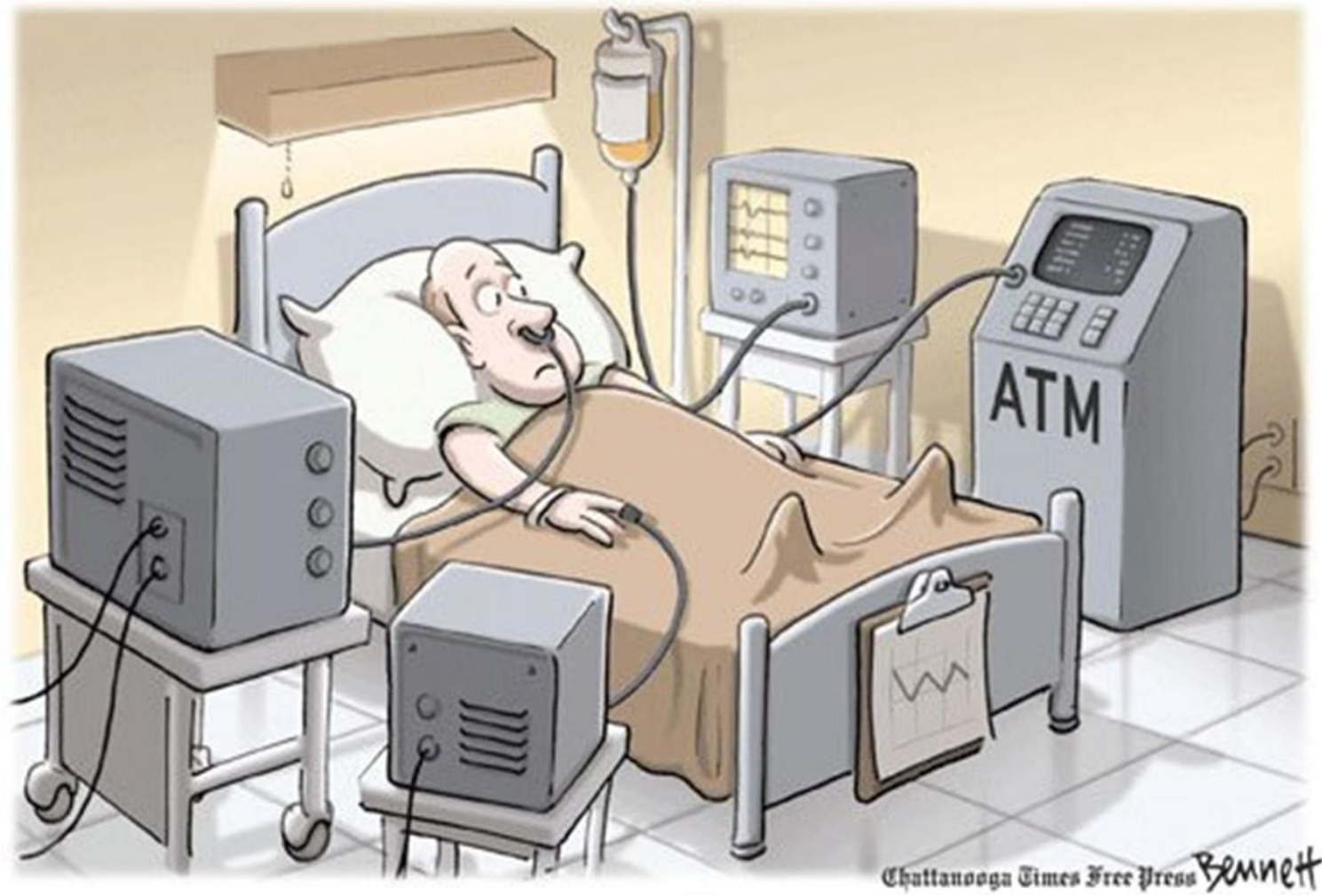


# What's Wrong with Health Care?



SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2016. Bureau of Labor Statistics, Consumer Price Index, U.S. City Average of Annual Inflation (April to April), 1999-2016; Bureau of Labor Statistics, Seasonally Adjusted Data from the Current Employment Statistics Survey, 1999-2016 (April to April).

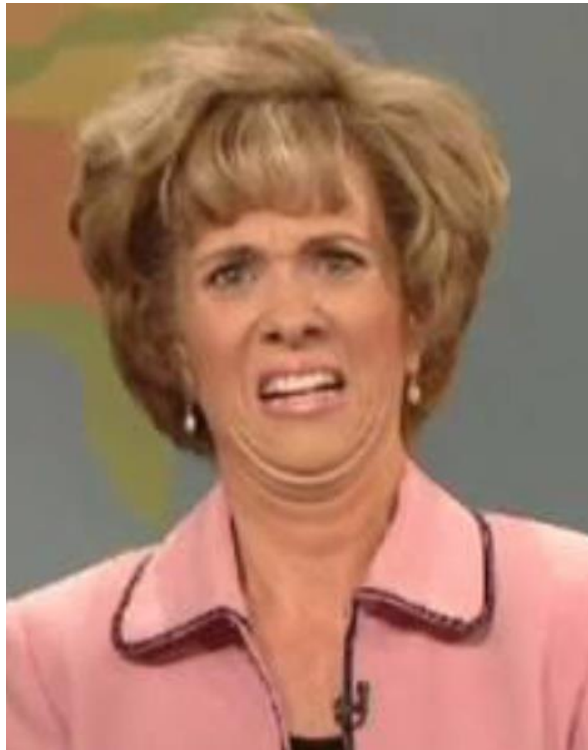
# The Future of Healthcare...?





# Staff Question:

Why Do We Need To Collect At Point Of Service?



# Total System Opportunity

## ACTUAL BAD DEBT FOR 2022

Magnitude of Missed Opportunity to capture POS cash

Anyone want to wager a guess?

# Total System Opportunity Example

Magnitude of Missed Opportunity to capture POS cash

**Clinics** '22: \$1,336,855      **Hospital** '22: \$7,150,771

Bad Debt totals: \$8,487,626

Average of \$707,302 per month

Average of \$176,825 per week

Average of \$25,260 per day

Average of \$1,052 per hour(24hr day)

# CO-PAYS and High Deductible Plans

- 365 - Business Days per Year
- \$25 - Estimated Average Co-Pay
- 250 - Patients / Day (avg. Hosp/Clinic)



Cash Opportunity =



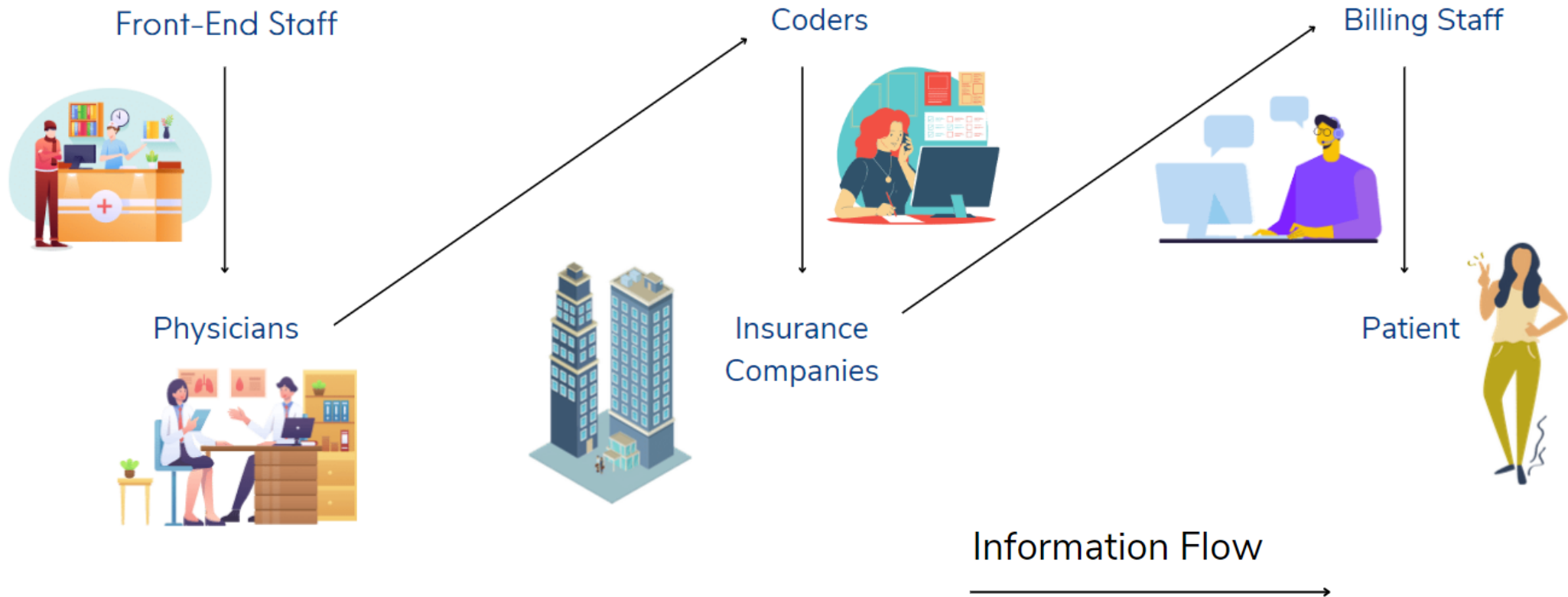
# How do we get there?

“Fundamentally, the patient-access performance drives everything else in the revenue cycle. If you get things right in patient access, then the rest of the revenue cycle flows pretty easily.”

S. Wolfskill, FHMFA

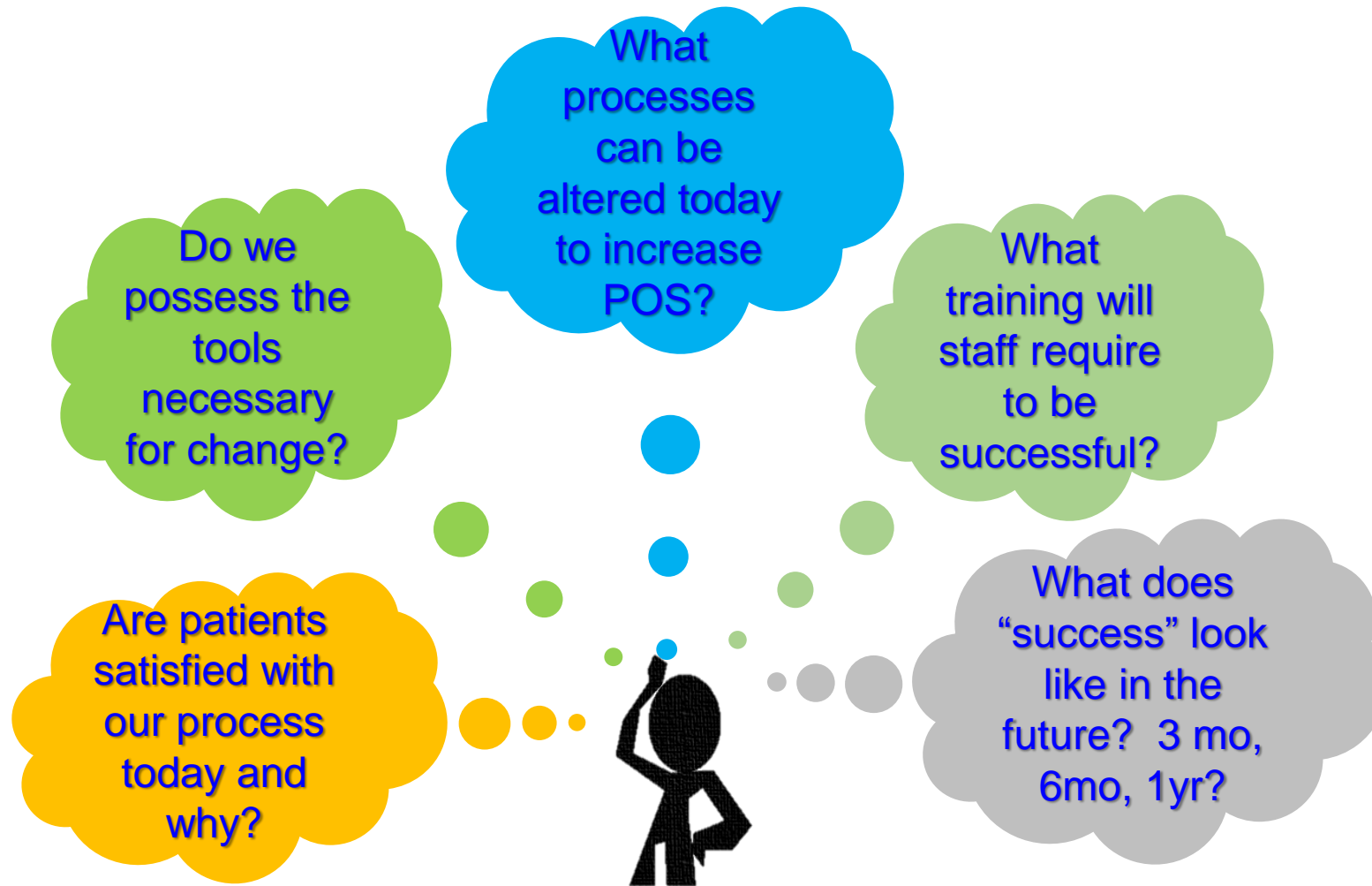
HFMA Magazine

# A Team Effort, Start to Finish



# Processes and Training

YOU NEED ANSWERS TO THESE QUESTIONS





# Engage the Patient

When combined, the Financially and Clinically Engaged Patient is more likely to:

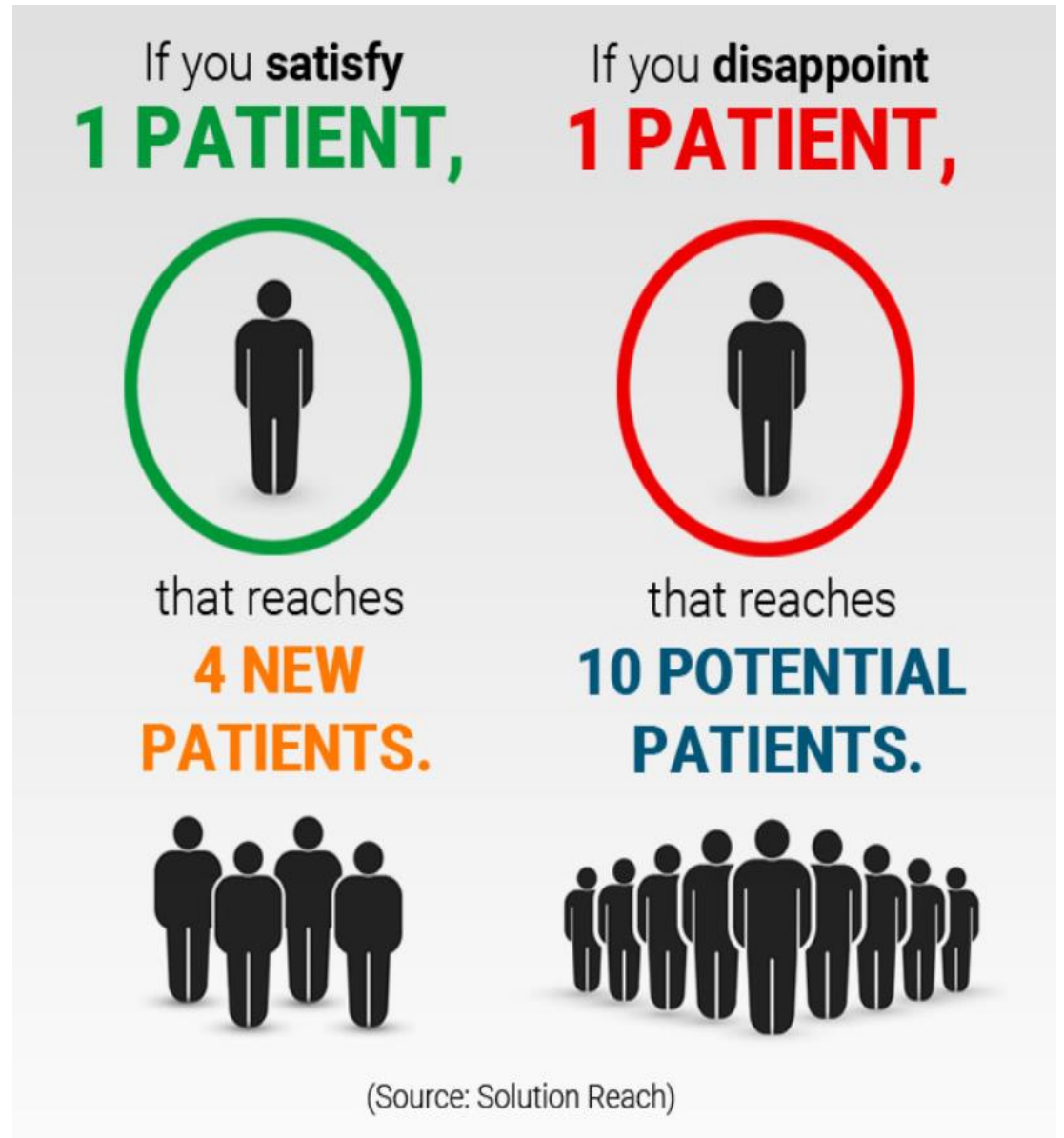
- Understand their treatment
- Understand their responsibilities
- Not be surprised
- Meet their financial obligations

# Lasting Impressions

First and last Impressions are lasting.

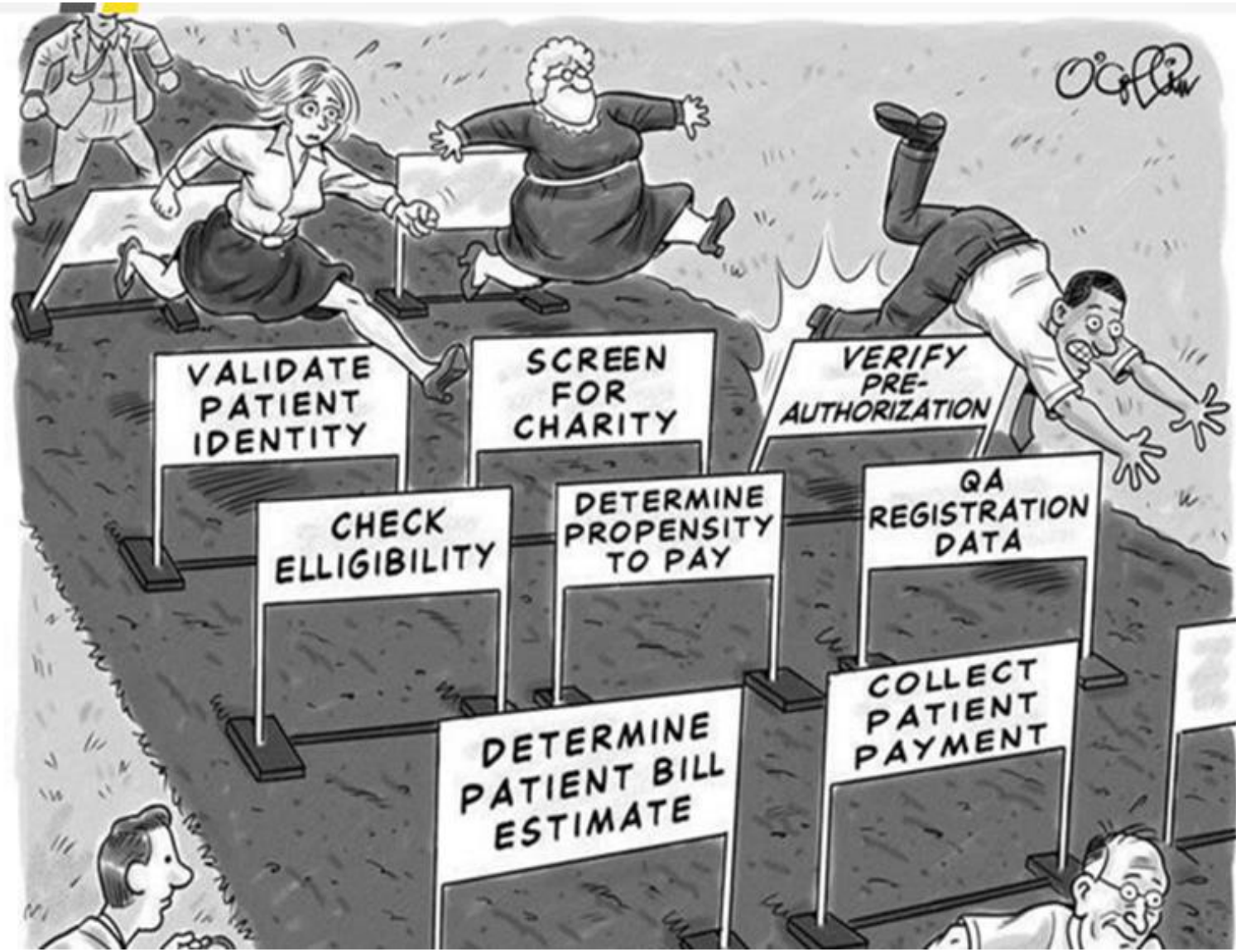
Wait a minute, that's us!

In our jobs, we are often the first touchpoint and last touchpoint of a patient's experience. That means we significantly shape the patient's view of our facility.



# Why Invest the Time to Pre-Register?

- It assures that your patients' information is correct. Many of you cited this as an “opportunity” for improvement.
- It allows you to be more customer service focused so that in some cases the patient can present directly to the point of care.
- It is the perfect time to ask for co-pays and co-insurance prior to appointment or set the expectation.
  - Only cost effective way to collect “small balance” co-pays, deductibles and patient portion.
- Help me(patient) prepare to meet expectations. KEY!



# Quality Input Information is Foundational

**Wrong:** “Any change in address since your last visit?”

Avoid closed ended questions. Potential answer to this question tells you nothing.

**Correct:** “To ensure we have your information correct so we can accurately bill your insurance, we need to confirm a few pieces of information.” (😊 on your face.)

“In the event we need to send you information via mail, where do you receive your mail?”

“What is the best phone number to reach you?”

(Verify if a cell phone. If so, seek permission to contact this number. (should be on your intake form))

# Quality Input Information is Foundational

Insurance information:

*Wrong: "Has your insurance changed since your last visit?"*

*Correct: "May I see your insurance card please?"*

If you can scan or copy, do so. If pre-Registering ask them to bring it.

Look for co-pay indicators on the card. Some have dollar amount listed right on them. Use this to your advantage.

No employer listed:

*"Where are you currently working?"*

Assume they are working versus unemployed.

If unemployed, opportunity to engage Financial Counselor

Self-employed?

Get business card!

Dig for information here and *never* assume anything.

# Is the customer always right?

Show of hands:

- Yes....
- No.....
- 3<sup>rd</sup> option...

# Definitions


**Customer Service** - The degree of assistance and courtesy granted to those who frequent a business. Excellent **customer service** is more than what you say or do for your **customers**. It also **means** giving **customers** a chance to make their feelings known.

**Apathy:** Lack of interest, enthusiasm, or concern.

**Sympathy:** Feelings of pity and sorrow for someone else's misfortune.

**Empathy:** The ability to understand and share the feelings of another.





**Attitude:** Attitude includes being solution-driven, being positive, having energy, etc. Contrary to popular belief, there are some very effective ways to influence these things.

**Interest:** Interest is being 100% customer-focused and conveying to customers that they are important.

**Action:** Over 90% of customers consider “taking ownership” as the primary factor in WOW customer experience.

**Verbal Language:** Strong communication skills, and attention to positive verbal language strategies create positive experiences and minimize negative ones.

**Body Language:** Even when our mouths aren't speaking, our body is. Poor body language can often undermine otherwise positive messages.

**Tone of Voice:** This is the single most neglected, yet one of the most powerful skill sets. Tone of voice contributes to our ability to persuade, influence, empathize and engage.



# Communicating with ***Confidence***



Word Choice




Tone




Body Language

# Word Choice

Words that decrease patient confidence:

- 
- Maybe
  - Nope
  - Unfortunately
  - But
  - Huh?
  - I don't know
  - Sometimes
  - Ummm
  - I can't
  - I won't
  - Any "n't" words
  - Never
  - What?
  - Yea

Words that build patient confidence:

- 
- Yes
  - Thank you
  - I'll find out
  - I can
  - Please
  - I will
  - I want to
  - I apologize
  - Certainly
  - Pardon me
  - May I suggest
  - Absolutely

# Tone of Voice



In Person



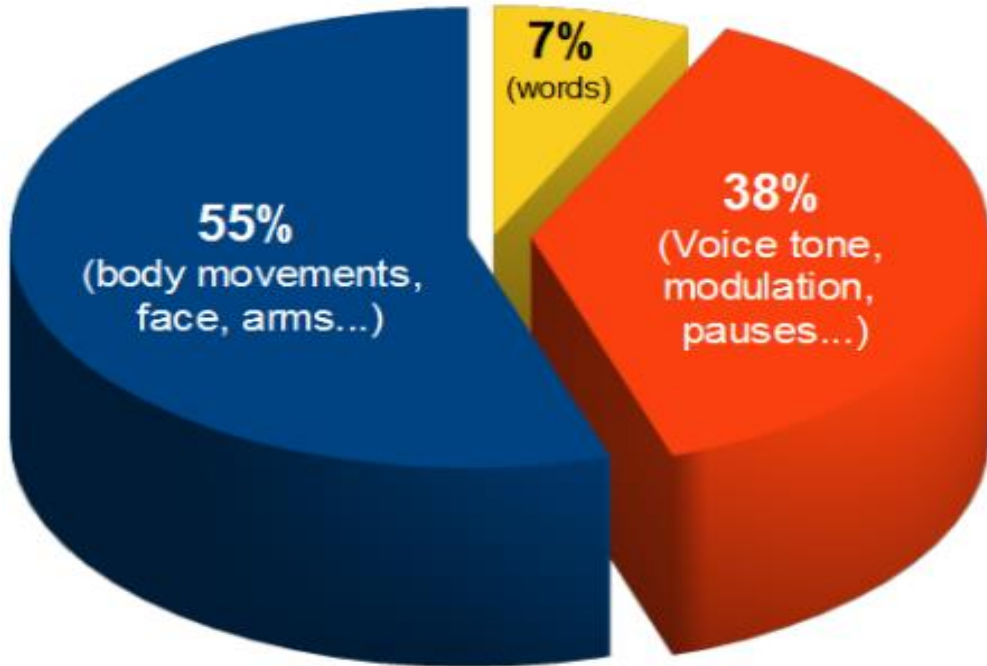
By Phone



Through Email

How might our tone of voice change through these different ways of communicating?

# NON-Verbal communication is KEY. Face to face or not!



- Customers can sense your attitude, stress, etc. on the phone and face to face
- If Tone is lacking empathy, compassion, etc., you have lost the engagement
- Smile when you speak. A customer can hear this in your voice



can you  
hear me  
NOW!?!?

**GETTING TO WORK AND  
FINDING OUT**



**YOU'RE SHORT STAFFED**

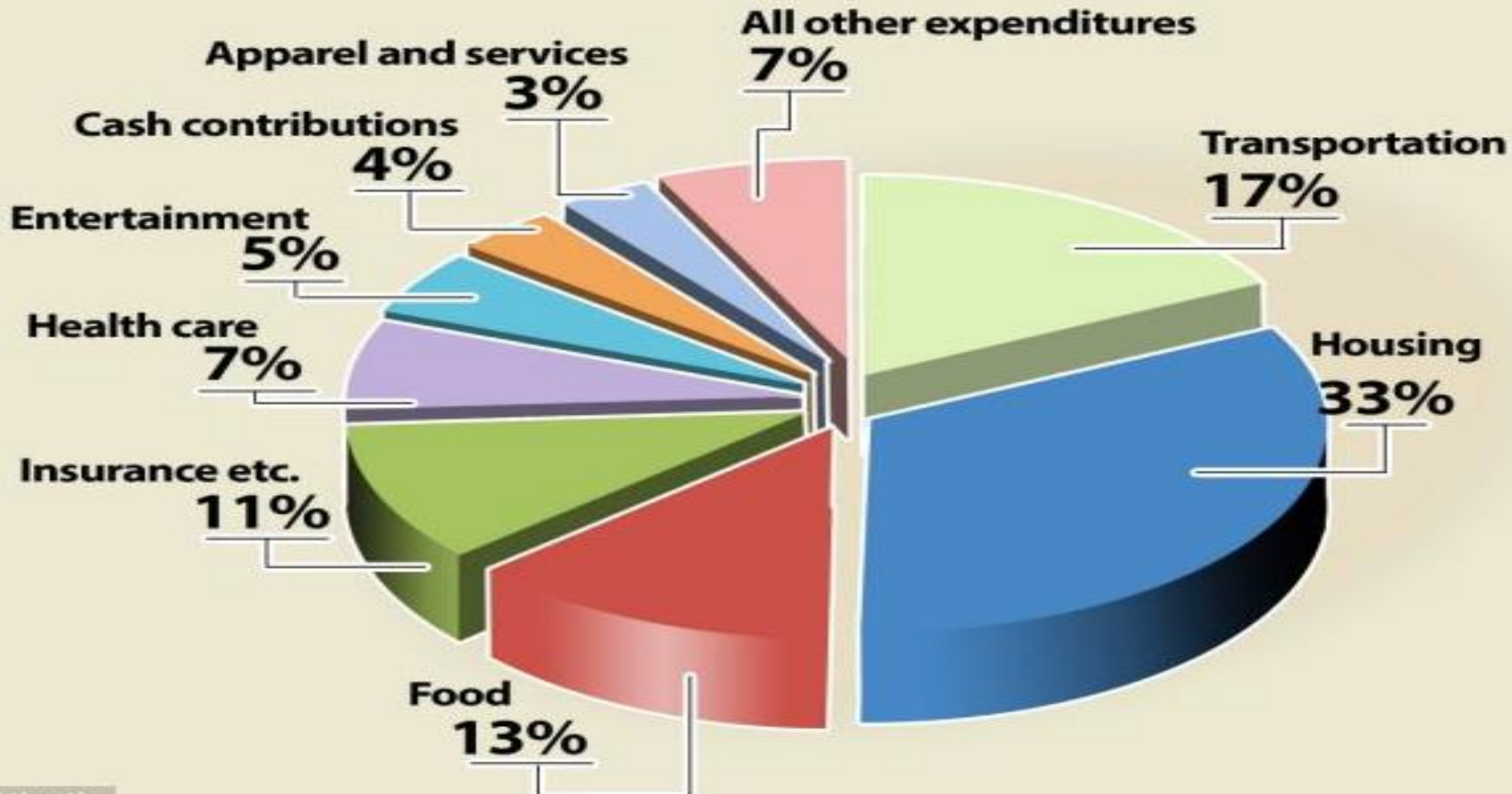


Non-verbal...it was a bad night!

But...he is still smiling!

Jack gets an "A" for effort!

# How Americans spend their money





# Core Steps of a Successful Point of Service Process

- Identify the patient by name
- Identify yourself
- Thank them for choosing your facility
- Take care of the registration details
- Present patient with their financial responsibility and ask for payment in full for the amount owing and deliver options for payment and ask them which they will be using
- *Psychological pause – silence is power* (Don't be the first to speak)

# What this should sound like...

“Hi Mr. Smith My name is Darren. Thank you for entrusting us with your care today. Your balance due today is \$150. For your convenience, we accept cash, check or credit/debit card, which will you be using *today?*” (Smile on your face 😊)

- Acknowledge the patient by name
- Introduce yourself
- Thank them for choosing you
- State your expectation
- Key!!! – Give them their choices. Of which all support your objective.

**Asking for Payment is normal and expected by the patient!**

# Core Steps of a Successful POS Process (Cont)

- Determine the problem/stall
- Find a solution
- Close the “Deal”
- Evaluate yourself

What did I learn from this engagement?

What can I share with others?

What didn't go so well that I need help with for the future? i.e. seek knowledge or skills to prevent a negative interaction in the future. Two people talking, one is in control. It NEEDS to be you.

# “Feel, Felt, Found”

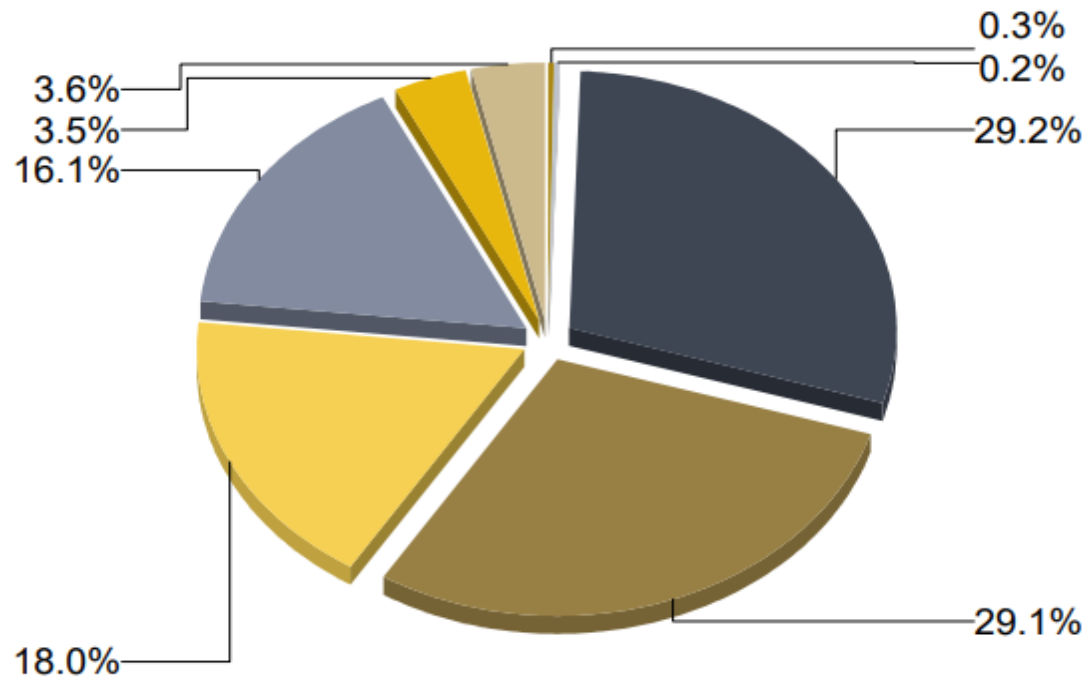
Tools to neutralize any situation...

- “I understand how you feel...” (**Empathy** – **KEY!!**)
- “Other people have felt the same way..” (**Acknowledge**)
- “Working together, this is what we have found...” (**Solve**)

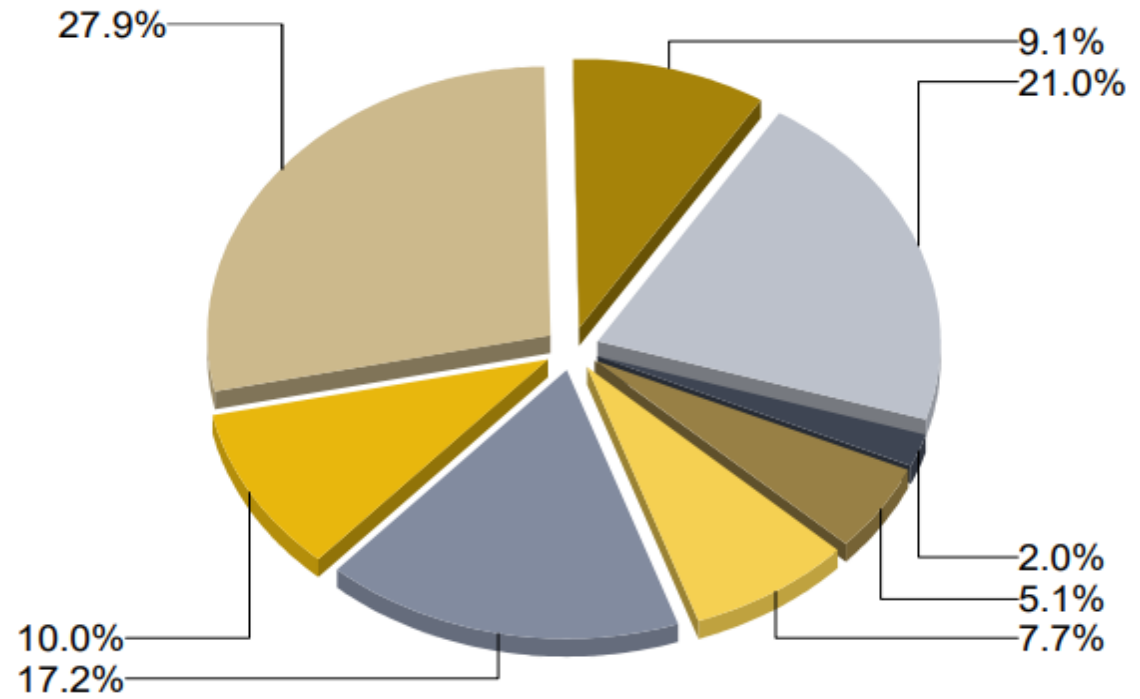
76%

	Range 1 \$0-\$25	Range 2 \$25-\$75	Range 3 \$75-\$150	Range 4 \$150-\$500	Range 5 \$500-\$1K	Range 6 \$1K-\$5K	Range 7 \$5K-\$10K	Range 8 \$10K+	Totals
Accounts	6,764	6,746	4,166	3,735	823	835	80	51	23,200
% Accounts	29.2%	29.1%	18.0%	16.1%	3.5%	3.6%	0.3%	0.2%	
\$ Value	\$116,836	\$297,891	\$447,222	\$994,021	\$580,750	\$1,616,033	\$525,847	\$1,214,590	\$5,793,189
% Bal	2.0%	5.1%	7.7%	17.2%	10.0%	27.9%	9.1%	21.0%	
Avg. Age	81	75	83	108	123	163	187	112	

Count of Accounts



\$ Value of Range



# Responses to stalls and objections

Patient: **Just send me a bill.**

You: We request payment at the time of service. This helps us avoid additional costs, which ultimately saves you money. For your convenience we accept cash, check and credit/debit cards, which will you be using today?

Patient: **My insurance will pay.**

You: We verified your insurance and based on your current benefits, this deductible/co-payment obligation is yours. For your convenience we accept cash, check and credit/debit cards, which will you be using today?

Patient: **I don't have my wallet/purse.**

You: Did you leave it in your car? Is there someone who can go retrieve it for you while we continue the registration process? (You can also try, "We are running a little bit behind right now so if you get your purse/wallet, we should have you in shortly thereafter.")

Patient: **I thought your mission was to care for the less fortunate.**

You: Yes, that is part of our mission, we have a dedicated representative who will be happy to provide you with additional assistance and information on our financial assistance policy. This would include helping you fill out any forms. Would you like to meet with them?

# Responses to stalls and objections

Patient: **You never asked for payment upfront before!**

You: We started collecting these balances as a courtesy to our patients to reduce some of the financial stress associated with a hospital/clinic visit. For your convenience we accept cash, check and credit/debit cards, which will you be using today.

Patient: **Can I just pay over time?\*\*\***

You: Yes, as a courtesy to you we can set up a payment arrangement; however, we do require an initial deposit which will help to lower your monthly payments. The deposit required for your visit today is \$\_\_\_\_. For your convenience we accept cash, check and credit/debit cards, which will you be using today.

Patient: **I can't afford that amount right now.**

You: How short are you?

Not "could you" or "are you willing to pay \$X.XX?" All closed ended questions that DO NOT get you to your goal.

\*\*\* Reference office policy and stay disciplined to it. Stress that this is a courtesy being extended to them. Don't become the interest free loan program for your community. This may be a good opportunity to introduce a loan program if your facility has one.

# Steps to Success

1. Validation – Understanding the patient’s questions/concerns
2. Setting the Stage for Happiness
3. Always Set an Action Item

Patients communicate “Pain” on a chart like this in their room. How would they rate you after their face to face or phone call interaction with you?





# Validation

Validation is an important first step because it lets the customer know you've heard and understand them. This step is non-negotiable because it builds feelings of confidence, trust, and rapport.

## Validation – Phrases:

- “I can sense how frustrated you are.”
- “Others have experienced similar situations.”
- “I can appreciate that this is frustrating for you.”
- “If I was in that situation, I would probably feel the same.”
- “That is understandable.”
- “I can understand why you would feel this way.”



# Setting the Stage for Happiness

Use powerful phrases to set the stage for happiness in the patient's mind. This will assure the customer that you are doing everything in your power to resolve their concerns.

## **Setting the Stage for Happiness – Phrases:**

- “I am happy to work to resolve this problem for you.”
- “Please allow me the opportunity to work to resolve this for you.”
- “I can definitely get this issue resolved for you.”
- “I really do want to take care of this for you.”
- “I assure you; I will get this resolved for you in no time.”

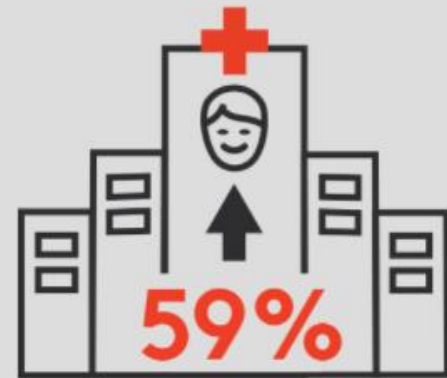


# Always Use an Action Item

Use an action statement to tell the customer what you are going to do for them. This empowers you to remain in control of the conversation, reinforcing to the customer that you are going to help them.

## Action Statements:

- “What I am going to do is...”
- “What I can do for you is...”
- “What I need to do is...”
- “This is how I will get this taken care of...”



Hospitals that leverage and promote positive impressions experience an average increase of 59% in their patient satisfaction scores.

# Putting it All Together

“I can see this is frustrating for you.”

(Validation)

“I understand. Please know I’m here to help. We will work through this together.”

(Setting the Stage)

“What I can do for you today is...”

(Action Statement)



**Marriott -- "Doing whatever it takes to ensure that our guests return."**

# Evaluate Yourself

- Did I achieve my objective?
- Did the patient leave feeling better about the “experience” than what they may have expected coming in?
- What if anything could/should I have done differently?
  - You might need to ask your co-worker to help with this one if you are struggling with potential options.
- What did I learn that I can share with the rest of my team so they are better prepared today and in the future?



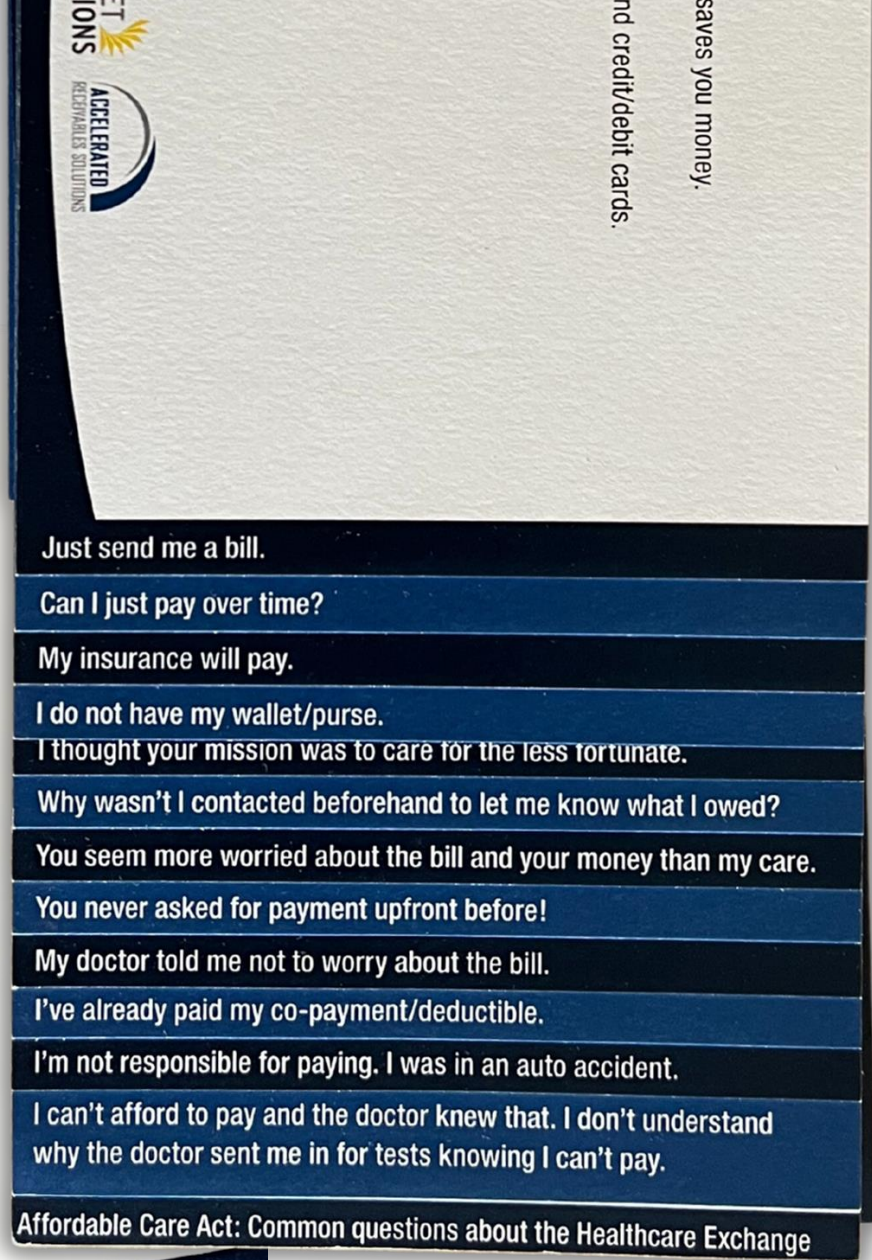
# Point of Service Collections

## A guide to handling patient discussions

# Training tool for staff:

## Just send me a bill.

- We request payments at the time of service.
  - »» Paying at the time of service helps us avoid additional costs, which ultimately saves you money.
  - »» Plus it lets you take care of payment now rather than worry about a bill later.
  - »» For your convenience, we accept all forms of payment including cash, check and credit/debit cards.Which payment option will you be using today?



# Let me leave you with this...

- Relax. It is a process improvement initiative. NOT a life or death situation. Stress kills. “No one dies in our department.”
- Communication – It is wonderful when it is done properly. Keep your focus on a patient by patient basis and commit to excellence. Remember to control your tone, voice inflection and volume.
- Smile – Critical for your non-verbal communication to resonate with the patient.
- Set realistic goals and expectations – No one has ever made 100% of the shots they have taken.
- Be willing to fail. Its still a numbers game.
- Keep things in perspective. Set goals, develop your plan, and work your plan while having some fun along the way.



# Questions?



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