

SUPPORT NEW TECHNOLOGIES: WITH A POINT OF SERVICE COLLECTIONS PLAN

By Karen Zupko, Karen Zupko & Associates, Inc.

After 30 years of training physician office staff how to successfully ask patients for payment, this I know for sure: Effectively collecting from patients is not only driven by technology. Nor is it only about asking for money.

| | What... | Includes... |
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| 1. Policy | The written guidelines for staff to follow when asking patients for payment. The policy must provide one set of rules for the entire practice. Asking staff to follow different rules for each physician is a surefire way to make the collections rate plummet. | Details about what patients are expected to pay in the office, pre-procedure deposits, CareCredit special financing and other payment options, your office's payment plans, online bill payment, and cash discounts. |
| 2. Tools | Technologies, reports, and other tools that arm your team with data they need in order to collect. | Examples: Cost Estimators give staff access to unmet deductibles and patient balance amounts. Recurring Billing is an online tool that allows office staff to set-up their own patient payment plans at checkout, using an Internet browser. An 'outstanding patient balance' column on the patient schedule enables the Receptionist to ask for overdue payments before the patient is seen by the physician. |
| 3. Scenario Scripts | Scripted questions and answers that allow staff to talk to patients about money. | Specific talking points and scenarios for collecting co-pays, asking for amounts delivered by Cost Estimators, collecting past due balances at point of service, setting up payment plans, and applying for the CareCredit credit card. Include 'value statements' that help staff justify the 'ask,' such as the fact that the practice accepts credit cards and PayPal, or provides the option of automated payments. |
| 4. Training | Internal and external education sessions that ensure staff correctly use technologies and reports, know how to ask for payment, and deliver great customer service to patients. | For example, during role-playing sessions during staff meetings, ask staff to read scenario scripts aloud and verify that everyone can accurately interpret patient collection policies. An outside trainer can be beneficial in evaluating and improving staff's service skills, body language and collection effectiveness. |
| 5. Monitoring | A commitment from the physicians and manager to review collections data and progress, and take action. | Line graphs or computer-generated reports that show total collections per day, week, and month – over time. This data illustrates whether collections efforts are on track or improving, or if the program needs review. |

Effective collections are the result of a thoughtful, coordinated plan that includes clear policies staff can follow, tools that help them quickly identify the amounts they can collect, scripts and talking points to help. t

If a practice does not implement the full plan, it's difficult for staff to optimize their collection efforts. Without a policy, staff have no clear rules to follow. Without tools that provide critical information, they can't be sure about the amounts patients owe, and which patients to collect from. And without scripts and training, it's the rare staff person who is capable of asking patients for payment in a polished and professional manner. It's like sitting down to dinner at a table that doesn't have four legs. It's impossible to eat, and most likely you will end up creating a mess.

The Hawthorne Effect is a psychological phenomenon that says people perform better and make more positive changes as a result of increased attention. I have found this to be true with collections and billing staff. Collections will increase if you ask staff for a log of daily over the counter collections. Or, if monthly partner meetings include a data review, indicating the increase or decrease of point of service collections. I guarantee you that staff will perform better, and collect more, if they know their results are being monitored and measured by the physicians.

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Ms. Zupko was part of the team that rolled out Rogaine, the first direct to consumer (DTC) drug in this space. She's been a featured speaker at the American Society for Dermatologic Surgery (ASDS) and the International Society for Dermatologic Surgery (ISDS).

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