



# 4 C's of Patient Collections:

**Change, Coach, Cater & Collect**

Jennifer Leon, Vice President, Brightree  
Patient Collections



# Financial Disclosure

Include the following information for all speakers – Information must match speaker disclosure completed in the NHIA Speaker Resource Center

1. Disclosure of Relevant Financial Relationship

*I have no financial relationship to disclose.*

1. Disclosure of Off-Label and/or investigative Uses

*I will not discuss off label use and/or investigational use in my presentation*

# Learning objectives

- Discuss and review current patient collection strategy
- Explore and establish policy changes encouraging collecting from patients
- Learn how to develop internal training among all departments putting focus on patient collections as a whole v. dept. silos

# Change

# A new perspective

Patient out of pocket costs have **tripled** in last 10 years

Healthcare bankruptcy filings have more than **tripled** as well

**50%** of all patient financial responsibility goes uncollected

**73%** of providers say it takes a month or more to collect balances due

Up to **60%** of patients walk out the door and don't pay a dime

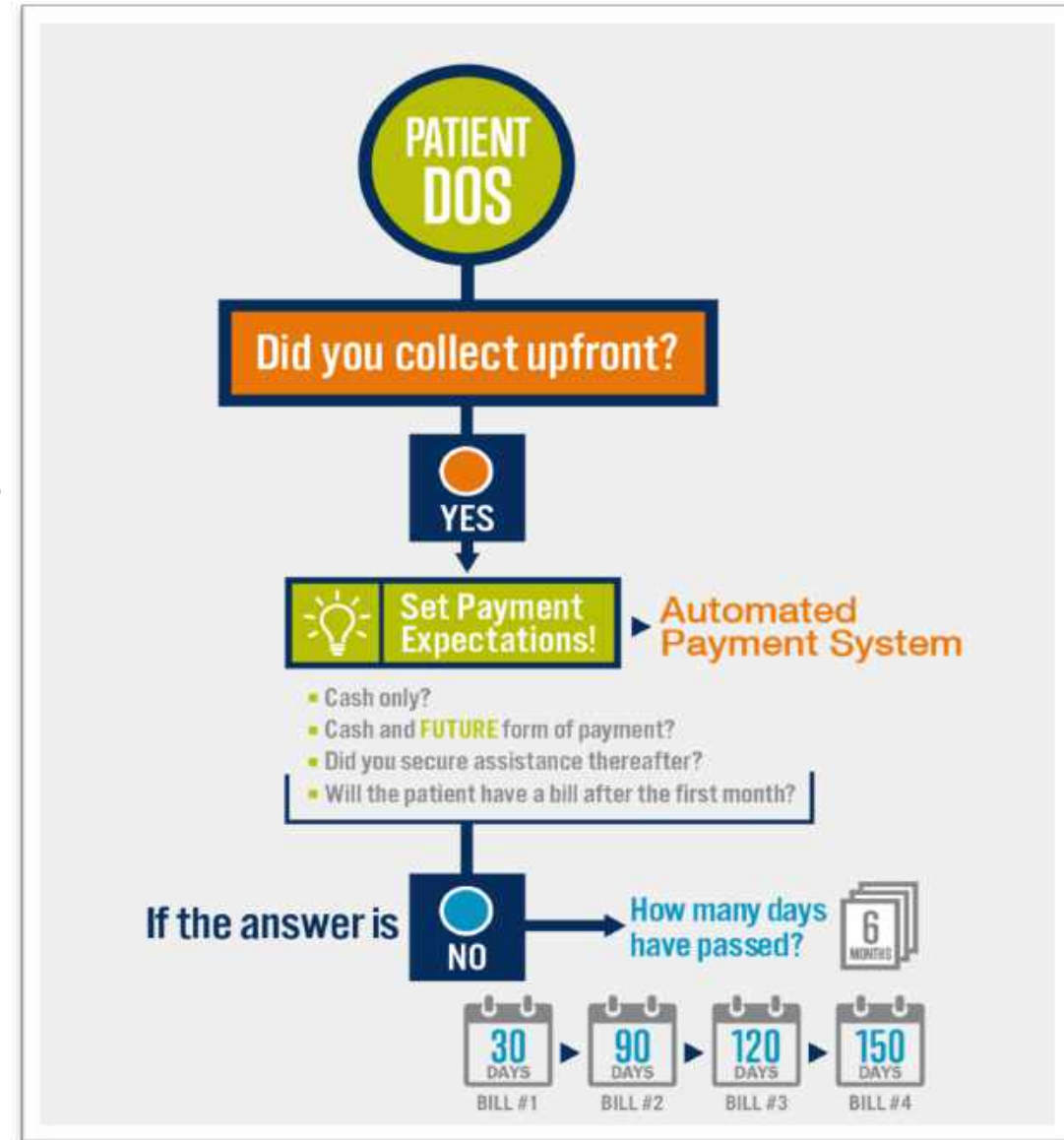
It's **4x** more expensive to pursue patient debt collections than to receive payer reimbursement

Online patient portal payments increased **~34%** each year

**65%** of patients would consider switching healthcare providers for a better payment experience

# How do you collect?

- Are you collecting up front?
- Saving the card for future?
- Bill and chase and hope for the best?



# Patient expectation

- No financial commitment, my insurance will cover it
- My doctor never told me I would have to pay
- I can't afford this so hopefully they write off the balance

The average deductible  
**doubled** from 2008 to 2018  
*(Kaiser Family Foundation)*

# Coach



# Coach your patients

- Point of service communication
  - Educate the patient they will have a balance due for services
  - Explain payment options
  - Secure a financial agreement to be signed at initial point of service
- Price estimates
  - Require a deposit to be held for equipment
  - Provide a clear estimate or breakdown of costs
- Secure future payments
  - Save a card on file. Remind the patient it's policy to save a card/bank account future

# Internal review

## Who will fix it?

Who will be responsible for making the changes?

Who will communicate changes to the company?

## What will the policy be?

Who decides on the policy?

## How bad is it?

How much did we write off in bad patient debt last year?

## How will we fix it?

Do we continue or work to change?

If we change, how do we change?

Where do we start?



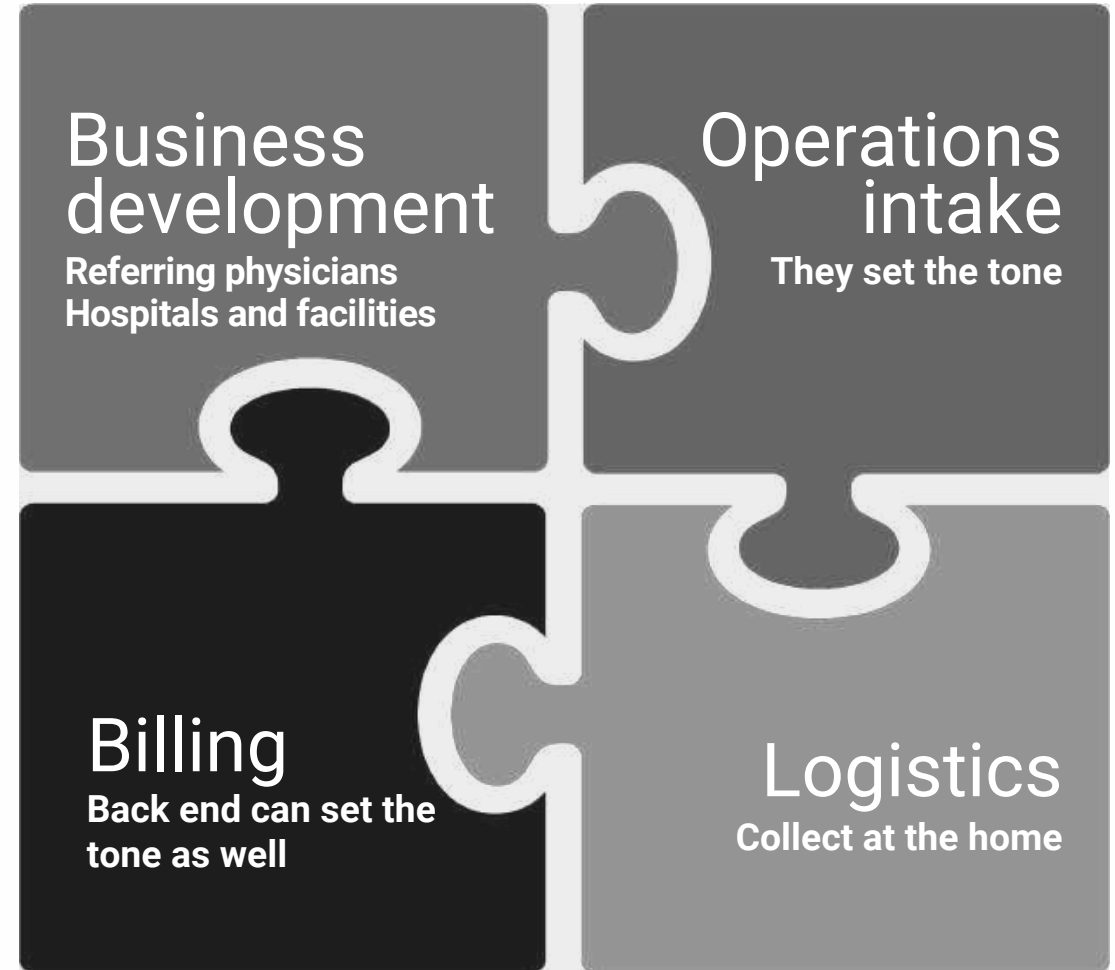
# Coach your staff

- Culture shift
  - Collection of patient balances will contribute how you can pay and reward staff
  - Patient collections is no longer just a 'billing department' function
  - Bill the patient later – should no longer exist
- Determine policy
  - What type of equipment and type of patient will new policy be made mandatory?
- Training
  - Scripting and talking points
  - Regular check ins and KPI's to measure the objective

# Develop a plan

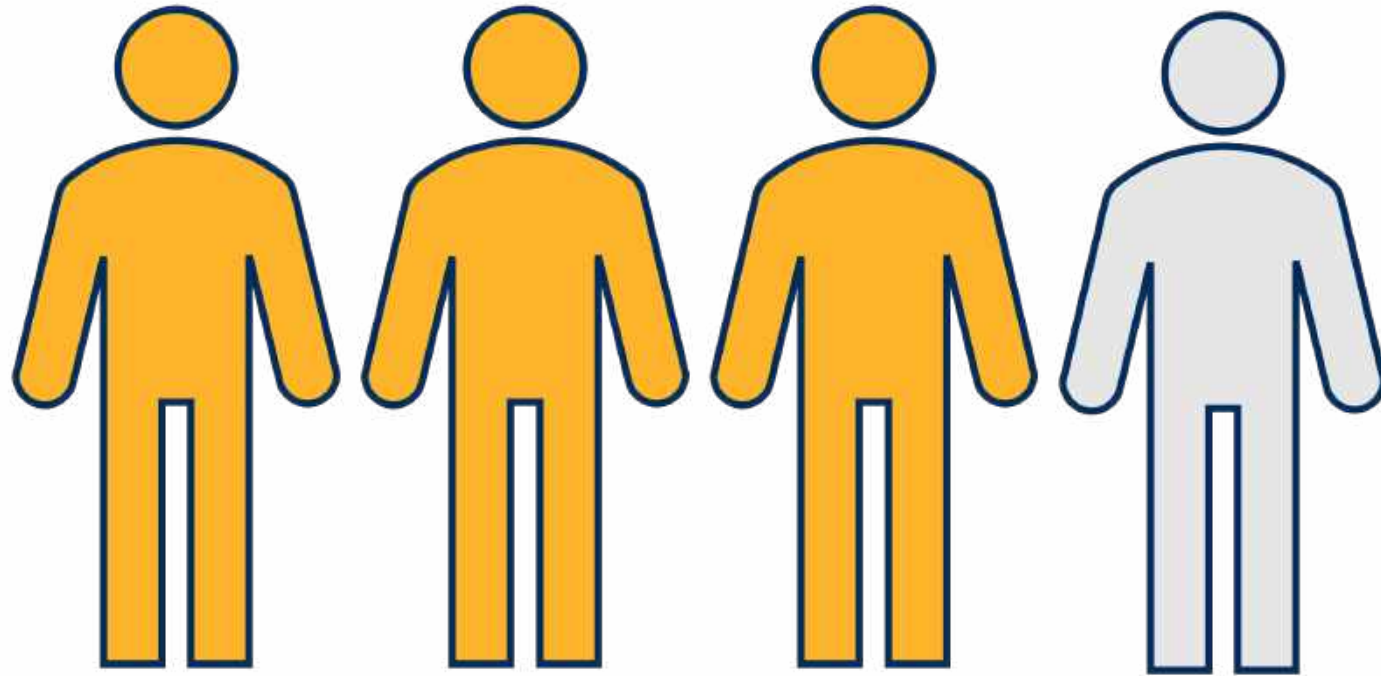
- Determine your policy.
  - Will you mandate cards on file for recurring deliveries?
  - Will you continue to take up-front payment and bill the remainder?
  - Will you simply bill & chase?
  - Are there certain payers we need to be cognizant of?
  - What about referring hospitals/facilities? Or past patients?
- Develop useful tools to implement the new policy.
  - Training docs and scripting for intake AND billing
  - Make reporting metrics available for managers to hold staff accountable

**One team.  
Same message.**



# Cater

# 3 out of 4 people are confused by their healthcare bills



# I was too.





# Patient communication

- Easy to read monthly statements is KEY!
- Market your online bill pay feature
- Current, past due and ready for collection balances should be displayed for transparency
- Send statements out via alpha split by last name to ensure regular cash flow
- Offer eDelivery notification of statement for card on file patients as a best practice for faster delivery

**Billing Questions?**  
(888) 446-9858  
Monday - Friday  
8:00 am - 5:00 pm MST

**Insurance**  
BCBS of North Carolina

**Important Messages**  
Any insurance provided has been applied.  
Please reference your EOB for further information.  
The balance shown is your responsibility.

Date Mailed: Dec. 21, 2016



**Demo Merchant**

Account Number:  
**IU111**  
Patient Name:  
**John Patient**

Pay Now  
**\$416.60**

Pay online at: XYZCompany.hmebillpay.com

Current Due					
INVOICE #	DATE	DESCRIPTION	FT. RESP.	PAYMENT	AMOUNT DUE
110002013	10/19/2016	Oxygen concentrator DEVLBSS	\$88.00	\$13.00	\$49.00
	10/19/2016	CPAP Humidifier For S-B			
	10/19/2016	DNUCPAP/NV Mask FF Mirage MD			
110002016	07/22/2016	CPAP Humidifier For S-B	\$92.75	\$4.00	\$19.75
110001100	06/14/2016	Oxygen concentrator DEVLBSS	\$88.00	\$13.00	\$49.00
	06/14/2016	CPAP Humidifier For S-B			
	06/14/2016	DNUCPAP/NV Mask FF Mirage MD			
110001140	04/24/2016	CPAP Humidifier For S-B	\$92.75	\$4.00	\$19.75
					Current due by 1/20/2017 → Total: <b>\$121.50</b>

Past Due					
INVOICE #	DATE	DESCRIPTION	FT. RESP.	PAYMENT	AMOUNT DUE
110001116	03/02/2016	Oxygen concentrator DEVLBSS	\$88.00	\$13.00	\$49.00
	03/02/2016	CPAP Humidifier For S-B			
	03/02/2016	DNUCPAP/NV Mask FF Mirage MD			
110001113	02/13/2016	CPAP Humidifier For S-B	\$92.75	\$4.00	\$19.75
				Total: <b>\$60.75</b>	

(continued on back)

---

Payments not accepted at this address  
XYZ Company  
PO Box 1250 Dept. #12049  
Gads, VA 19456



Please detach here and return bottom portion with your payment.

**Pay Now** (includes \$16.00 late fee) **\$416.60**

Account #: 38412  
Invoice# 110002013, 110002016, 110002018, 110002101, 110002102, 110002103

John Patient  
1417 Washington Avenue  
Phoenix, AZ 85012

Mail Payment to:  
XYZ Company  
P.O. Box 740751  
Los Angeles, CA 90074-0670

00000JOHN 00PATIENT IU1110000000 0028010 122116 8

# Bill pay site

- Enables your patient to become self-sufficient when paying their bill
- Maintains payment history for easy access
- Allows the patient to set up payment plans on larger balances within certain thresholds
- Payment methods can be saved for future use
- PDF viewing of the patient statement
- Efficiencies such as eDelivery and card on file enrollment options made available



[Home](#) [About Us](#) [Locations](#) [Products & Services](#) [Programs](#) [Contact Us](#)

[Request Free Samples](#) | [Make a Payment](#)



[ABOUT](#)

[PRODUCTS](#)

[SERVICES](#)

[COMMUNITIES](#)

[EDUCATION](#)

[CONTACT](#)

[Pay Your Bill Online](#) 

[Provider Portal](#) 

*Customer-Centered Service and Care.*

[Store Locations](#)

[About Us](#)

[Contact Us](#)

[Reorder](#)



### Pay Your Bill



Want to pay your bill without calling? Click Below to pay your bill online.

[Pay Bill](#)

### Buy Supplies Direct



Click below to browse our direct website to buy extra CPAP supplies without insurance.

[Browse](#)

### Latest Blog

Check out our COVID-19 blog for a detailed response and our recommendations.

[Read More](#)



### Registered Users

For people who who have already created an account to view and pay their SleepQuest invoice

[LOGIN](#)



### Create an account

For people who want to create an account to view and pay their SleepQuest invoices

[REGISTER NOW](#)



### Make a 1 time payment

For people who want to pay an invoice but do not want to create an account to store their credit card information

[MAKE A PAYMENT](#)

# Payment options



## Paper

- Send a reminder each month to pay
- Wait for patient to make payment



## Electronic

- Automatically charge a method of payment
- Patient/Provider select a date that works best
- No paper cost, no waiting to get paid

# Payment options

- Fixed payment plans
  - Fixed amount due every month
  - Would **not** catch new balances if presented
- Dynamic payment plans
  - Rolls new balances into the payment plan
  - Does not adjust the amount they pay each month
  - Easy for the patient to manage
- Card on file – Autopay
  - Balance would be charged on the due date
  - Collect balance due going forward, automatically, for new deliveries

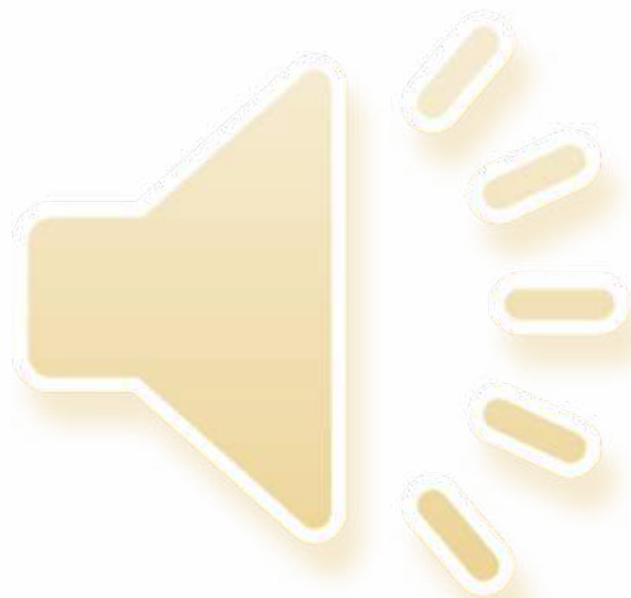
# Collect

# Patient reminder calls

- Outbound IVR calls placed at strategic intervals in billing process reminding patients of balances owed.
- Inbound IVR to handle patient payments.
- Provides payment plan options that suite both you and the patient.
- Complements statement billing cycle.
- Free up labor resources from making these calls.







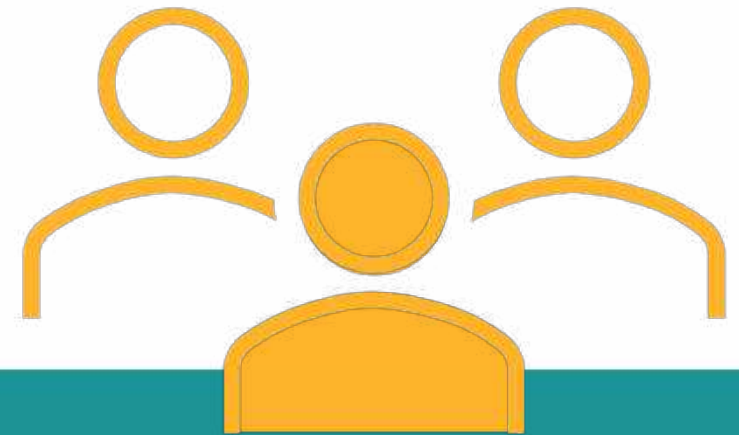
# Use case & result

- Pump records
- Collections
- Refill & script reminders
- Patient surveys
- Logistics management
  - Schedule new deliveries, confirmations and cancels

- Automated 75,000 conversations per month
- 95% of callers engage
- 70% fully authenticate
- 60% decrease in patient effort
- 65% monthly savings

# Live agents

- Meant to complement your staff, NOT replace them
- Short term or long term – based on need
- Interact with patients as an extension of your staff
- Provide pre-qualification of financial hardship assessments
- Work bad debt before being pushed to 3<sup>rd</sup> party collections
- Set up payment plans per your policy



# Collect in the field

- Accept all major credit cards, eChecks, and FSA/HSA cards
- Set up eDelivery notices and card on file for future patient invoices
- Capture patient signatures for payment
- Email payment receipts on the spot





Change your outlook



Coach new policy



Cater to patient



Collect your money

**“The least expensive time to collect is right now...it gets real expensive to collect money tomorrow!”**

*Jonathan Wiik, TransUnion*

# Thank You!

**Jennifer Leon**

**[jleon@brightree.com](mailto:jleon@brightree.com)**

**913.744.3360**

# Become a Fellow of NHIA (FNHIA)

## Minimum Eligibility Requirements:

- Member of NHIA for at least 5 years
- At least 7 years of home and specialty infusion professional experience
- 3 Letter of Recommendation
- Fully completed application with fee
- Questions email [fellowprogram@nhia.org](mailto:fellowprogram@nhia.org)

For More Information, visit our website at :  
[https://www.nhia.org/nhif\\_fellow-program/](https://www.nhia.org/nhif_fellow-program/)

**FNHIA**  
Fellow National Home Infusion Association