

M.D. NEWS

A BUSINESS AND LIFESTYLE MAGAZINE FOR PHYSICIANS

Special Feature
MD-COLLECT



Improving the Experience of Prostate Cancer Surgery

Robotic Prostatectomy at Wake Forest
University Baptist Medical Center



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MD-COLLECT

A Patient-Friendly Solution for Physician Practices

By Dave Knesel

“We bill for physicians who care for very ill patients; our aim is not to contribute to their suffering by dunning them. We politely request that they send the insurance payment that was made to them. If time marches on without a response, we warn them that it would pain us to send them to collection. If cajoling is to no avail, off they go to Computer Credit, Inc.

“What a reaction we get ... suddenly, those delinquents are paying attention. It is a wonderful concept, CCI — simple, clear, efficient and effective.”

— Kerry Courtois, Supervisor, Physicians’ Billing,
St. Francis Hospital Heart Center, Roslyn, NY

For more than three decades, Winston-Salem-based Computer Credit, Inc. (CCI) has won ringing medical community endorsements such as this one. Hundreds of hospital organizations such as Novant

Health and Alamance Regional Medical Center, large medical practices and other prominent health care clients in 42 states coast-to-coast have benefited from using CCI’s highly automated, cost-effective and patient-friendly collection service.

One prominent group that CCI didn’t serve efficiently was small-to-medium sized physician practices, says Beth Barksdale, CCI’s president. But in May of 2005 that changed, when CCI launched www.md-collect.com, or MD-COLLECT, an inexpensive online alternative to writing off patient debts, ceding control to an aggressive collection firm, or paying high contingency fees for collection of past due self-pay accounts.

“MD-COLLECT is ideal for private practices, whether it’s an individual physician or a group of 10 physicians,” explains Beth. “It

CCI mails an average of 260,000 collection letters each week for physician groups, representing more than 1,000 physicians, and over 360 health care organizations across the U.S. Linda Sutton, CCI’s Mail Center manager, diligently works to achieve 100 percent accuracy with the USPS every day.



provides an easy and economical way for physician practices to refer accounts to CCI for collection.”

Rick Manuel, the company’s vice president for Interface Development who helped develop MD-COLLECT, notes: “A physician’s office can submit all information electronically and can receive reports electronically. There is no software to buy or download. We require no writing, faxing, calls or mail.”

And Account Manager John Barksdale summarizes the benefits to the practice: “We enter the picture after Medicaid, Medicare and any commercial insurance providers have paid. We help collect the copays and self-pays.

“If a patient has a balance 90 – 120 days late, a practice can use MD-COLLECT to motivate the patient to pay the bill, become involved in the process (check with their insurer, for example), and call the physician’s office to provide additional insurance information or to set up payment arrangements. This is a patient-friendly process. We want to help physicians protect and retain their patient relationships. Our collection letters motivate patients to contact their physician’s office so their debt can be resolved. We also have highly trained, bilingual collection representatives to assist patients who call in response to our collection letters.”

COST-EFFECTIVENESS AT \$7 PER ACCOUNT

Beth adds, “Regardless of diligent efforts to collect a bill, physician practices know there are some patients who simply will not respond to statements sent from their office. In fact, many patients pay only after their account has been referred to a collection agency.

“But when receivables age, many doctors’ offices are reluctant to take action and often they write off the bill. If they send their delinquent accounts to a traditional collection agency, the practices usually pay a contingency fee from 30-to-50 percent of the balance. Also, when the traditional collection agency makes calls to the patient, the doctor and the office manager have no knowledge of what the collection agency’s collectors are saying. The doctor’s office loses control of the process and the message.

“Now, for only \$7 per account, the practice can maintain a positive patient relationship, and still resolve past due accounts. By using



Account information and transactions submitted on www.md-collect.com process daily at CCI’s Computer Center. Avis Stewart, lead computer operator, ensures that all data and transactions posted to MD-COLLECT process accurately so that collection letters can be generated and mailed on time.

MD-COLLECT as the final solution instead of a traditional collection agency or a high-priced alternative, the practice can considerably reduce receivables. As a debt collector specializing in health care collections, MD-COLLECT can get response from those patients who have ignored a practice’s internal efforts.”

“There is virtually no staff training necessary,” adds Rick. [See Side Article: *How to register your practice.*] “The staff can handle everything online with simplicity. All you need is an Internet connection, a Web browser and a credit card. We designed MD-COLLECT to be easy, fast, and available 24 hours a day. We’ve worked with physicians and office managers to ensure that MD-COLLECT integrates into their workflow and requires a minimal amount of their valuable time. With MD-COLLECT, you can easily and efficiently update account information, add new accounts, enter a request to stop collections, view collection activity and access online reports that indicate how much money has been collected and at what cost.”

AN EASY PROCESS

What kind of accounts should be referred to CCI via MD-COLLECT?

How to Register Your Practice

1. Go to www.md-collect.com and select “Register A Practice” from the navigation bar.
2. You will need to fax a copy of a current state medical license from any one physician in your practice to MD-COLLECT. This is required information.
3. You will be asked to provide general practice contact information, such as name, address, phone number, physician names.
4. You will need a valid credit card to pay for collection of patient accounts submitted. We accept Visa, MasterCard, Discover and American Express. To secure all your transactions, we use VeriSign.
5. Past due accounts to submit for collection.

Key Reasons to Use MD-COLLECT

- Debt collection designed exclusively for physicians.
- Pay only \$7 per account referred — no contingency fees.
- Quick and easy online registration.
- Ability to refer and update accounts 24/7 via secure Web site.
- Account visibility during the collection process.
- Collection inquiries managed by highly trained CCI Collection Representatives.
- Detailed, on-demand performance and account activity reports.
- A series of five professionally written collection letters.
- Committed to HIPPA compliance.

The CCI experts recommend using the service as a self-pay solution. If an account has an insurance balance pending, or some other balance due from a third-party payer, the account should not be submitted to MD-COLLECT. Only when there is a patient balance due and the practice has exhausted internal collection efforts should MD-COLLECT enter the picture.

MD-COLLECT acts quickly after an account has been submitted online. Within 24 hours, MD-COLLECT sends the first of up to five letters to the patient. The letters encourage patients to pay their debt in full, and they encourage patients to contact the physician's office to resolve the debt if it is in question. MD-COLLECT does not rebill insurance, nor set up payment arrangements on any client's behalf. As a standard component of its service, MD-COLLECT uses a leading-edge product from the USPS to see if the patient has filed a change of address order. If a new address is found, CCI will redirect letters to the new address, thereby expediting mail delivery. The letters have been tested for effectiveness countless times. The agency mails more than 250,000 letters a week, and opens more than 100,000 new accounts each week.

Representatives in the company's professionally trained Collections Department manage incoming phone calls and correspondence, including patient payments, bankruptcy notifications, attorney representation notifications, debt validation requests and other questions. Information received is electronically scanned into CCI's system, and posted to the appropriate patient account. Any payments received are scanned, recorded and forwarded to the practice expeditiously. CCI has an automated voice response system available to all patients who call CCI directly. Collection representatives, including bilingual representatives, are available to speak with patients who prefer a live conversation from 8 a.m. to 5 p.m., EST.

Physician staffs using MD-COLLECT enjoy convenient ease of access to the account records. The staff can check any time of day or night to learn the status of the payment process. This is available by date ranges and includes up-to-the minute information on how much the practice has collected and spent through MD-COLLECT.

In addition, MD-COLLECT provides practices with the ability to notify CCI to stop and start debt collection activities based on individual patient circumstances. When a practice updates any financial or demographic changes to an account on www.md-collect.com, this information is automatically posted and collection activity continues or discontinues as appropriate.

SAFETY, SECURITY AND COMPLIANCE ARE BUILT INTO THE SYSTEM

MD-COLLECT uses VeriSign encryption SSL certificates to ensure the security of all credit card transactions. All credit card information goes through VeriSign, and VeriSign makes the connection with VISA, MasterCard and other credit card companies to complete the transaction. Additionally, patient information is protected according to HIPAA regulations and collection activities are compliant with the federal Fair Debt Collections Practice Act (FDCPA) and all state laws,



Rick Manuel, vice president of Interface Development, Jeff Coffey, vice president of Technical Services and Juan Pineda, data communications analyst, orchestrate and refine the technology and applications for MD-COLLECT.

rules and regulations. The parent company CCI is a member of ACA International, the association of credit and collection professionals.

"We are committed to ethical practices, and to an ongoing effort to review, understand and abide by the FDCPA, HIPAA and all applicable state regulations," explains Beth. "Our clients can rest assured that CCI considers as priorities compliance with the spirit and intent of all laws, rules and regulations relating to the collection of accounts. Our professional staff is always available to answer questions you may have about our collection procedures and compliance with debt collection laws. We are licensed and bonded as a collection agency in all states where we do business and a license and bond is required.

"Our commitment to compliance extends to all facets of the collection process, including the layout, wording and mailing of our collection letters, responding to debtor inquiries, correspondence and debt validation requests and submitting progress reports to clients. Our training programs keep our professional staff up-to-date on applicable legal principles."

Kerry Courtois of St. Francis Hospital concludes: "If someone were to ask me what the most significant improvement has been in our manner of doing business, there is no question that I would cite the addition of CCI some years ago." ■

Contact Information for MD-COLLECT

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