Does Your Front Desk Staff Maximize Collections?

Don't let money just walk out the door.

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How are your collections? Are your accounts receivable current? Very few practices are able to say they have very current accounts receivable. The question is how to collect efficiently and effectively.

The answer is simple: start at the beginning of the patient encounter. Your front desk personnel are often the first point of contact with the patient. They come in contact with the patient at every visit. They often are the appointment makers. Train them to collect up front. This does not mean they should begin collections when the patient is in the office; rather, your staff should begin the process before the appointment is first made.

Have a Written Policy

Start by having a written policy and procedure on how to collect money in your office. Be specific on what is expected of your front desk staff. Train them how and when to ask for payments. Continually coach your front desk staff to ensure they are comfortable asking for money. Not all employees are good at collecting money. Work with staff until they are comfortable.

All employees, not just the front desk staff, should have a script to follow on how to ask patients to make payment. Asking a patient if he or she wants to pay allows the patient to say "No." Instead, the staffer should say, "You have a balance of [blank] dollars; would you prefer to pay by check or credit card?" This makes it more difficult for a patient to say no.

When the patient first calls to make an appointment, staff should gather pertinent information. If this is a first visit, gather the patient's demographics and insurance information. For follow-up visits, your staff should confirm each patient's demographic and insurance information. Have patients submit their insurance card prior to their appointment date.

This does not mean the staff should ask, "Are you still at the same address?" or "Is your insurance still the same?" Rather, your staff should verify the exact address and exact policy and identification number. Most patients don't remember if they told their physician's office when information changes. Train your staff to ask specific questions and verify exact information. It is too easy for a patient to say that everything is the same when in fact it has changed.

Train your staff to ask specific questions and verify exact information.

Once the information has been given to your staff member, verify the patient's insurance eligibility and benefits. If a patient has not been seen in the office for more than a month or two, re-verification should be obtained. It is easy for staff members to say that they don't have time or they are too busy. The truth is, in today's climate, a practice can't afford not to verify insurance. Not verifying insurance means not collecting at the time of service. Verify insur-

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ance benefits often. One missed payment often means that the patient no longer has coverage.

When it is determined that a patient does not have insurance, that patient should be contacted prior to the visit to advise him or her that the practice policy is that payment is due at the time of service. If needed, a payment plan may be worked out to ensure timely payments. When appropriate, keep a credit card on file to make monthly payments. Ensure that your practice follows secure and legal methods for keeping credit card numbers. Your policy must address self-pay patients or those with no coverage. Be clear that it is policy to collect at the time of service.

Train Your Staff

Train your staff to collect copayments at each visit. The best way to collect money is face-to-face. Therefore, it is also important that the front desk is aware of whether a patient has an outstanding balance. This, too, can be collected at the appointment. As the patient is at the front window, let him or her know what the balance is and ask to collect it. If it is not possible to collect an outstanding balance on the spot, be prepared to give the patient a statement of what is owed with a self-addressed envelope so he or she can mail in the payment.

Before a patient comes in for an appointment, front staff should be aware of when a referral is required. Calls should be made ahead of the appointment to remind patients that they need to bring in a referral. Without a proper referral, patients in HMOs can't be seen. That leaves an empty space in the physician's schedule, and this can cost the practice money. It is easier to telephone the patient before the appointment as opposed to adding potentially more time at the appointment.

Authorize the Visits

Pre-certification and pre-determination for procedures or surgery are essential. It is often the front desk person who initiates the pre-certification. When this is not performed, it will affect collections from insurance companies. Train staff to get proper authorizations for the best results in collection.

More and more practices are looking into whether they can collect deposits for services rendered.

Your policy must be clear regarding how auto accidents and personal injury matters are handled. When a patient is involved in litigation, your practice needs to know how to handle these patients. Your front desk staff needs to know whether to collect payment from the patient at the time of service or whether you have agreed to file a lien and wait for the claim to settle. Your staff may be filing a claim with a patient's health insurance. Bottom line: keep your front desk staff informed. Knowledge truly is power.

When your practice is seeing a patient with Workers' Compensation, a lien cannot be filed. It is in the practice's best interest to receive written approval from the Workers' Compensation insurance carrier before a patient is seen and for any procedures that the patient may require. There still may be an issue getting the claim paid, but at least you have something to fight with. Even Workers' Compensation claims can be disputed, and a practice needs to protect itself to encourage prompt payment.

The Affordable Care Act and the high cost of insurance have caused many patients to have very high deductibles. It has become increasingly more difficult for practices to collect from insurance companies, as the insurance companies often use the approved amounts of the healthcare claim toward the patient's responsibility. Practices need to protect themselves and find ways to collect deductibles and co-insurances efficiently.

More and more practices are looking into whether they can collect deposits for services rendered. The upside is that the practice has money in the bank. They can always collect the balance or refund the overpayment. The big question is whether that is legal in the contractual healthcare world.

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First, if the practice is out of network, it is definitely legal to collect a deposit. Practices can and should collect upfront. Verifying eligibility and benefits upfront allows a practice to know whether collection of a deposit is appropriate. It is acceptable to forewarn patients of their financial responsibilities and the practice's expectations.

For those patients who are in network with their insurance and have high deductibles, the issue of deposits is often unclear. Practices need to be aware of what their insurance contract states regarding the collection of deposits.

When a practice is able to collect a deposit, it may request a deposit from a patient, but can't demand it. For many insurance companies, that would be a contractual violation. Using a cost estimator, when available, allows a practice to have a better perspective on what is the patient's liability. When a practice does ask for a deposit, the amount that is requested is based on current data from the cost estimator.

Upload your payer fee schedules. This will allow you to have an expectation of what is owed to you for each visit. Review your payer contracts to be aware of what is in the contract as well as if there is an end date for the contract.

Appreciate the Value of Your Front Desk Staff

Your front desk employee is a valued employee. She is often the first contact with the patient and definitely the first person the patient sees when arriving at your office. It is important to appreciate her talents and allow her to be a team player. She needs to be trained thoroughly to allow her to do her job efficiently and effectively. She is not a collector, yet she is expected to collect money from your patients.

Coaching your front desk person to ask for money should be ongoing. Role play with her to allow her to practice and be more comfortable when dealing with patients and tactfully asking for money. Teach her what to say and how to say it. Appropriate verbiage and body language is essential to getting your point across.

There are several things that a practice can do to make it easier for receptionists to collect money. Have petty cash available for change. If there is no change available, it is difficult to collect copays and balances.

Technology is a big part of society, and this is no different in healthcare. Have online payment available in your practice. If a patient is unable to make payment when face-to-face, this allows him or her another way to make payment. Be aware of online tools that help your practice improve collections.

Keep your computer systems and software programs current. Your staff needs to have access to verify eligibility and benefits on line. It is much quicker and a better use of resources than sitting on the telephone on hold.

Have a private place for patients to discuss financial matters. If your receptionist is unable to collect payment or if the patient is difficult, moving him or her away from other patients and offering a quiet place allows staff to converse with the patient. The front desk person may need to turn the collection matter to a biller or collector in the practice. This person may be more qualified to discuss the financial situation as well as to make payment arrangements that the receptionist is not qualified to make. The front desk person should be comfortable asking for help when indicated and when he or she feels the situation warrants it.

Your entire staff can be trained to make collection calls during down times. When there are no physicians in the office, staff can use that time to make telephone calls to patients and insurance companies. Your receptionists should be encouraged to call insurance companies or patients when appropriate.

Your patients should be educated as well. They should be aware of your financial policy and the payment expectations of your practice. If a referral or payment is expected at the time of service, reach out to the patient prior to the appointment. This allows him or her to come to the visit prepared.

When making decisions on how to best collect in your practice, it is important to be familiar with state and federal laws. It is far easier to follow a law when you are aware of it. Improving your accounts receivable and collecting the money that is due to a practice is becoming increasingly more difficult. Practices need to be more creative and use all staff to improve collections. Your front desk person is face-to-face with your patients. She is not involved in the clinical aspect of their care. She builds a business rapport with your patients. It is an obvious win/win for the practice when you utilize her talents.

Collecting money is not easy, but it is essential. Verify and update your policies and procedures regarding collection of money due. Keep current with the changes that the government and insurance companies make to ensure you are asking for payments in a professional and efficient manner. It is time to think "out of the box" and train your front desk staff to help your billers and collectors collect and learn to ask for payments.

Give your staff the tools to succeed and you will find your bottom line improving. Your team depends on your ongoing coaching for these tools to be effective. **PM**

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