

# Point of Service Collections

## A guide to handling patient discussions

## Clinic

- Charges for today's visit are \$\_\_\_\_\_.  
For your convenience, we accept cash, check or credit/debit card, which would you prefer?

## ER

- Your insurance shows a deductible balance of \$\_\_\_\_\_, out of pocket balance of \$\_\_\_\_\_.  
For your convenience, we accept cash, check or credit/debit card, which would you prefer?
- We are asking for a \$300 deposit to go towards your visit today.  
For your convenience, we accept cash, check or credit/debit card, which would you prefer?

## Central Scheduling (Pre-Cert)

- This is (employee name) with (your facility's name) calling to review your insurance benefits.  
Your insurance shows a remaining balance on your deductible of \$\_\_\_\_\_, and an out-of-pocket balance of \_\_\_\_\_, for a total of \$\_\_\_\_\_. (Your facility's name) would like to assist you to meet your deductible and/or out of pocket by collecting \$\_\_\_\_\_ today for your scheduled procedure. I can assist you today by accepting a credit/debit card over the phone for your convenience. Please go ahead with the number when you are ready.



## 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?



Just send me a bill.

## Can I just pay over time?\*\*\*

- Yes, we can set up payment arrangements; however, we do require an initial deposit which will help to lower your monthly payments.

## I can't afford that amount right now.

- How short are you?

*\*\*\* Reference office policy and stay disciplined to it. Do not allow your office to become the interest free loan program for your community.*



## My insurance will pay.

- We verified your insurance and based on your current benefits, this deductible/ co-payment obligation is your responsibility to pay.
- For your convenience, we accept all forms of payment including cash, check and credit/debit cards.  
Which payment option will you be using today?



My insurance will pay.

## I do not have my wallet/purse.

- Did you leave it in your car? Is there someone who can go and retrieve it for you while we continue with the admission process?
- For your next visit with us, we do ask that you be prepared to pay your portion of your health benefits 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.
  - »» You can also try “we are running a little behind right now so if you get your purse/wallet, we should have you in shortly thereafter.”

## I didn't bring my checkbook/left it in my car.

- That's okay! We accept cash or credit/debit cards as well.
  - »» Also, we have an automated teller machine (ATM) located next to the Emergency Department.  
(Insert ATM location(s) here)



## I thought your mission was to care for the less fortunate.

- Yes, it is. We have a dedicated representative who will be happy to provide additional assistance and information concerning our financial assistance policy which would include helping you fill out any necessary forms.
  - »» For your convenience, we accept all forms of payment including cash, check and credit/debit cards.  
Would you like to pay your portion or speak to our representative?



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

## Why wasn't I contacted beforehand to let me know what I owed?

- I am very sorry that you were not contacted.
  - »» We strive to contact patients prior to service to let them know in advance what they owe.
  - »» Let me review your benefits with you to explain why we are asking you for this money...
  - »» For your convenience, we accept all forms of payment including cash, check and credit/debit cards. Which payment option will you be using today?





## You seem more worried about the bill and your money than my care.

- I assure you that we are concerned about your care and well-being first and foremost.
  - »» Our mission and vision is to provide excellent healthcare services.
  - »» However, we did verify your insurance benefits and based on the information provided to us by your insurance company, you owe the following co-payment/deductible.
  - »» For your convenience, we accept all forms of payment including cash, check and credit/debit cards. Which payment option will you be using today?



You seem more worried about the bill and your money than my care.

## You never asked for payment upfront before!

- We started collecting amounts upfront as a courtesy to our patients to reduce some of the financial stress associated with a hospital/clinic visit.
  - »» For your convenience, we accept all forms of payment including cash, check and credit/debit cards. Which payment option will you be using today?
- I understand your concern, but changes in hospital/clinic policies are needed to contend with rising costs of health care.
  - »» 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?



You never asked for payment upfront before!

## My doctor told me not to worry about the bill.\*\*\*

- We have verified your benefits and based on the information provided to us by your insurance company, there is a portion that you are responsible for.
  - »» For your convenience, we accept all forms of payment including cash, check and credit/debit cards. Which payment option will you be using today?
  - »» We can set up payment arrangements; however, we do require an initial deposit which will help to lower your monthly payments.
  - »» We do offer financial assistance to qualifying patients. We have a dedicated representative who will be happy to provide additional assistance and information concerning our financial assistance policy which would include helping you fill out any necessary forms. Would you like to pay your portion or speak to our representative?

\*\*\* If you are hearing this from patients, you will want to be having conversations with your physicians.



My doctor told me not to worry about the bill.

## I've already paid my co-payment/deductible.

- **If paid to doctor:**

- »» I understand that you already paid a co-payment to your doctor during your visit; however, our fees are separate from the services provided by your doctor.
- »» For your convenience, we accept all forms of payment including cash, check and credit/debit cards. Which payment option will you be using today?

- **If paid to Medical Center:**

- »» Let me check the system for the payment.

- **If payment is not found:**

- »» We do not have record of the payment as of yet; however, any amount collected above the billed amount will be refunded.
- »» We have verified your benefits and based on the information provided to us by your insurance company, the remaining amount for your deductible is \$\_\_\_\_\_.
- »» For your convenience, we accept all forms of payment including cash, check and credit/debit cards. Which payment option will you be using today?



## I'm not responsible for paying. I was in an auto accident.

- Do you have automobile insurance?
  - »» If yes: Let's gather that information now, so that we can be sure to file the claim for the services we are providing you to the appropriate party.
- Do you have medical insurance?
  - »» If yes: Let's gather that information now and determine if there might be coverage under your plan you are not aware of.
- We have a dedicated representative who will be happy to provide additional assistance and information concerning your situation.  
Would you like to speak to our representative?



## I can't afford to pay and the doctor knew that. I don't understand why the doctor sent me in for tests knowing I can't pay.

- The tests were a necessary part of your treatment.
  - »» If they had been elective procedures, we could have made arrangements in advance with you to confirm financial arrangements.
  - »» However, since the tests were required immediately, we can work with you. (See options below)
- Option A: We can set up payment arrangements; however, we do require an initial deposit which will help to lower your monthly payments.
- Option B: We do offer financial assistance to qualifying patients.
  - »» We have a dedicated representative who will be happy to provide additional assistance and information concerning our financial assistance policy which would include helping you fill out any necessary forms. Would you like to speak to our representative?



## Affordable Care Act: Common questions about the Healthcare Exchange

- Who can I call for help with Healthcare Exchange questions?
  - »» Call 211
  - »» Patient Financial Services at (insert your number here) or toll-free (insert your number here) to speak with a certified financial counselor.
- Do they have a website?
  - »» Healthcare.gov
- Can I get the Healthcare Exchange if I have insurance through my employer?
  - »» Yes, however, you would pay full premium prices as you are not eligible for any discounts.
- If I have Medicare, can I apply for the Healthcare Exchange?
  - »» No. Medicare patients are ineligible as the Healthcare Exchange is not a supplement to Medicare.
- Does my insurance through the Healthcare Exchange automatically renew?
  - »» No. Your insurance does not cancel, however, you must reapply each year, in order to receive the discounts.





Self Pay Tailored for You



Collect More, Responsibly

Solutions in **Self Pay** and **Bad Debt**

**For Patients:**

- Expert Personal Assistance
- Outbound Payment Reminders
- Personalized Payment Options
- Informative Statements

**For Providers:**

- Advanced Data Security
- Automated File Transfers
- Daily Payment Updates
- Fast and Easy Implementation



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Let's Start a Conversation