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*The Agency Quarterly*

## "Here's to a Prosperous New Year"

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Happy New Year from everyone at HCI! We are happy to report that the entire staff at HCI is enthusiastic to get started in this new decade. With 2009 and the worst of the poor economy behind us, we are hopeful to see an immediate upturn. It seems the beginning of a new decade is like a fresh start for the patient/consumers that want to get back on their feet and we are more than anxious to help them.

Our collectors have over 150 years experience in this business and they've all greeted this year with great optimism. Lori and her staff continue to be very successful in their insurance billing projects and our clients involved have been very pleased with the results. We are also very pleased with the collaboration we've seen in our client services department. Lynn, Kathryn and Melanie are always there to help answer your questions and work diligently to see that their entire unit runs smoothly. We appreciate your immediate response to their requests as well, knowing it often takes the cooperation of all of us to settle some of the patient/consumers' issues in order to get your

accounts paid. Of course, your customer service representatives, Dave, Joe and Lisa, are continuously available to answer your questions and help anyway they can to keep our relationship strong and your needs met. Also, please keep in mind that the owners, Paul and Chris, always keep their phone lines and doors open for any questions, concerns, ideas or accolades you may like to share.

If we all continue to work together we cannot help but flourish in 2010. We are hopeful this is the year that will make the word 'recession' passé and we thank you for trusting us to help make your New Year prosperous.

*Seccy Carson*

*Collection Manager*

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## PCS Policy is Working Wonders

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In January of 2009, HCI implemented a new strategy and policy to help improve greater accuracy in our data entry department. The new policy was the requirement of the Placement Cover Sheets (PCS) with each and every placement of accounts.

The PCS, provided to all clients by HCI, is very similar to the concept of a Fax Cover Sheet and is designed to quickly identify the client by their name, client code, and their contact information. The PCS is also designed to help our data entry department verify the number of accounts and total of all balances being placed in that batch by providing a space for our clients to list this information on the PCS. Once the accounts have been entered in our collection software, we can verify that our totals for your accounts match your totals, and move forward with confidence that the data was entered correctly. If an discrepancy occurs between the totals, we will investigate the error and make the necessary corrections

before the first letter is mailed and the calls are being made to the patients.

Since the implementation of the new PCS policy, balance errors have decreased and accuracy has sky rocketed! Compliance of the new policy has been fantastic and the task of adding the PCS has become habitual for most clients. Beginning the collection process with accurate data entry is vital for HCI's success in collecting your accounts, and HCI appreciates all of our clients using their PCS when placing accounts!

If you have not been using a PCS, or need a updated PCS, please contact your sales representative or our Client Service Department at [requests@healthcareinc.com](mailto:requests@healthcareinc.com). Thank you again for working with us to help maximize your results!

## Client Web Portal - The Future Has Arrived

For years and years, many client have wished there could be a easy way to view their collection accounts and verify balances, check their account statuses, report payments quickly and easily, enter in new accounts, or run reports. Well, those wishes and more have finally come true!

About six months ago, HCI introduced our Client Access Web Portal and the clients that have signed up and have used the portal, have sung nothing but praises. Any client of HCI can sign up by getting a user ID and password and begin taking advantage of this amazing tool at no extra cost.

Another great feature of the portal is the secure email and message center. Once users are added to the portal, they can email key contacts at HCI with an added level of security, helping protect sensitive data about patients/consumers. When a email is sent via the portal, a regular email will be sent to your existing email account, alerting you that a message is awaiting retrieval at the portal. With proper login and password, you can quickly retrieve the secured email.

For more information about the portal, please contact your sales/customer service representative.

## Two Trends Might Change the Landscape of Collections

There are two emerging trends that the collection industry are carefully monitoring: 1. The possible changes in collection communication. 2. The shift in the American populace, especially among young adults.

First, the growing popularity of hand-held communication devices have some industry experts predicting that text messaging might be the future for collection communication efforts if current laws are changed. In the six months, ending June 2009, there were nearly 750 billion text messages sent in the U.S., according to CTIA – The Wireless Association. That was nearly double for the previous year. However, rules and regulations have kept text messaging out of the collection industry. There are other issues that will need to be addressed in addition to the law changes, but the agencies that can and will adapt to the changes forthcoming, will be better positioned to maximize their collections.

Secondly, a new study shows that the current 18-29 age group might be facing a new long-term reality, one that will alter collection strategies for the collection industry. For these young adults, it is being reported that incomes are plummeting for those just getting started, while the costs of living is on the rise. With tighter credit standards, it will be harder for many young adults to continue with higher education and obtain home loans. As this age group struggles financially over the unforeseen future, collection agencies will need to develop new strategies for not only communicating with this age group, but how to help find solutions to their unpaid debts.

## HCI Supports the Healthcare Industry.

*If you would like to attend, call us!*

Past...

Sierra Vista Medicare Seminar— January 27th, 2010

Attendees: Dave Chohon

Type of Sponsorship: Speaker and Sponsor

Future: Arizona HFMA Spring Conference

Dates: March 17 - 19th, 2010

Location: Crowne Plaza San Marcos, in Chandler  
Arizona.

## Our Sales Pitch— *More Than Bad Debt Collections.*

At HCI, our experienced claims management department is dedicated to resolving unpaid, denied and even unbilled claims with all insurance companies prior to placement for collections. Experience indicates that 20% to 30% of all accounts classified as “bad debt” can be collected from an insurance company rather than the patient. Examples of customized HCI services which can help minimize outstanding claims include:

- Eligibility verification
- Insurance claim billing/rebilling

- Insurance appeal management
- Insurance claim follow-up
- Secondary insurance claim filing
- Section 1011 claims processing

HCI is currently providing these type of services to several clients with great success! Please contact your sales representative at 602-943-3101 to learn more about these value added services from HCI.