

Accelerating Cash Flow and Reducing Operating Expenses

for Healthcare Providers



About Us

Credit Management Company, CMC, has been providing full-service accounts receivable and collection management services to the healthcare industry since 1966. Our clients have benefited from either our standard or customized outsourcing programs to improve their bottom line.

As a premier agency, we are proud of the partnerships we have cultivated over the years. Each business relationship is approached in a collaborative style, always listening and responding to our clients' needs and working together to find the best solutions possible.

Now is a great time to become one of our happy clients. Some key benefits you will realize when selecting CMC as your agency include:

- Accelerated cash flow
- Lower operating expenses
- Reduced patient account delinquency
- Improved patient care and support





Our Healthcare Partners

CMC is well known for delivering exceptional outcomes for healthcare clients. Our clients range in size and service offerings, but all experience the same above-industry-average results when partnering with us. Healthcare clients include:

- Large healthcare systems
- Community hospitals
- Physician hospital organizations
- Long term care/skilled nursing facilities
- Ambulatory services
- Medical durables
- Laboratories
- Pharmacies

Interested in hearing about our results first-hand?
Ask us for a reference list!

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Our Services

1. Are your patients waiting more than 30 seconds for their calls to be answered?
2. Is your abandoned call rate greater than 5%?

Early Out Programs

Our team is well equipped to help you with Early Out collections from day 1. Our Patient Friendly statements are designed to explain patient charges in a concise and clear manner to the guarantor so that they understand how the final balance is derived without confusion. This deliberate approach helps minimize frequent calls to your billing office and prompts faster payment.

Each program can be customized to meet your needs, incorporating your policies and approach to collecting from your patient population. We are appropriately staffed allowing us to manage 100% of your inventory. Our Patient Service Representatives speak with more patients enabling them to receive prompt payments, qualify patients for financial assistance, and identify additional billing and insurance coverage to alleviate roadblocks to payment. Using a customer service approach, our Patient Service Representatives are trained to work with the patient to satisfy their self-pay balances owed to you.

Incorporating predictive scoring analytics and charity identification further enhances our collection techniques. All of our scores are created using an algorithm that never touches the credit bureaus and are also available to you for your own internal review. Unlike other agencies, we make multiple attempts on every non-paying account, regardless of score, but score will help us determine collectability.

Early Out Services may include some or all of the following activities based on your needs:

- Letters and statements
- Rapid response/outbound calls
- Insurance follow up
- Charity scoring
- Payment plan monitoring
- Skip tracing





Debt Recovery Programs

Our Debt Recovery division is responsible for collecting outstanding debt and reducing the time and frustration you spend on delinquent accounts. Our staff is comprised of highly trained, experienced, ACA certified agents. We strictly abide by a code of ethics and remain in compliance with all industry guidelines and regulations including: HIPAA, HITECH, FWA, FDCPA, Privacy Act and Red Flag Rules.

Our approach is enhanced by the use of state-of-the-art dialers, predictive scoring analytics, call campaigns and a sophisticated account management system. A combination of letters and phone contact from a third party agency, advanced skip tracing techniques, probability-to-pay scores and credit bureau reporting assists us with the recovery of your accounts.

Our client service approach and recovery results position us as one of the most sought-after agency in the industry. Communication is key to our business relationships, and providing a 24/7 secure view of our work through any web browser exhibits our commitment. Patients can also access their accounts 24/7 to make a payment.

Customer Care

Providing outstanding customer service is a primary goal of all businesses and a great way to create customer loyalty. By utilizing CMC's state-of-the-art call center technologies, you will be able to reach your patient population in a timely fashion. A customized message is created to relay announcements such as event reminders, emergency alerts, changes in service, appointment reminders and post-discharge follow up.

If a notification program does not meet your service goals, you may consider an outbound calling program by our professional and courtesy call center team. Custom programs like post-discharge calls and customer satisfaction surveys can be executed at a fraction of the cost of an in-house implementation.

Customer Care Services include:

- Notification messages
- Welcome calls
- Post-discharge calls
- Appointment reminder calls

1. Are your patients satisfied with the manner in which their calls are handled?
2. Do you have difficulty locating hard to find patients?

Training

We take our work seriously, providing our staff with the best collection tools and techniques to deliver optimum results. Initial training begins on the first day of employment and includes the following categories:

- **ACA telephone techniques** focusing on customer service and account resolution skills
- **Industry-specific training** including guidelines and regulations
- **System training** such as skip tracing, account management program and client system

Following the initial 90-day introductory period, agents receive on-going training to enhance current skills or learn more about updates on industry and collection regulations.



Technology

Our state-of-the-art call center technologies allow us to generate best-in-class results. This technology, coupled with our highly trained and talented staff, enables CMC to surpass productivity and results.

- **Skip Tracing** — We use multiple service partners to identify valid and up-to-date contact information for patients who may have relocated or had a change in phone number. This allows us to reach more patients and achieve higher recovery rates.
- **Predictive Scoring** — By incorporating analytics and applying a predictive score, we are able to determine likelihood of payment by a patient. This score is used in addition to, or in combination with, balance size and last day worked to build effective recovery strategies.
- **Automatic Dialers** — Our automatic dialer technology is an interactive communication module that facilitates thousands of inbound and outbound calls per day, doing the work of multiple agents. Both inbound and outbound calls result in the delivery of an interactive, tailored message.
- **Predictive Dialers** — With the use of sophisticated algorithms, our predictive dialer technology can determine when to dial for each agent based upon their activity and campaign, ensuring minimum wait time between calls.
- **Rapid Response** — Our Rapid Response Programs are automated calls using our Call Management Center's autodialer and pay-by-phone technologies. The goal is to drive money in the door quickly and efficiently.
- **Payment Processing** — Our Collections Services team has the ability to take payments in a variety of forms including (1) walk-ins, (2) mail, (3) phone pad payments, (4) on-line payments via website and (5) speaking with a CMC Agent.
- **Remote Client Access** — Our business partners can securely access placement information — with just a few clicks via our online web portal.

Affiliations

We are active members in many professional organizations vital to our company's success, and we maintain strict adherence to the industry guidelines and regulations set by such organizations.



A photograph of three business professionals in a modern office setting. Two men in suits are shaking hands, while a woman in the foreground is clapping. The scene is brightly lit by large windows in the background.

Why CMC?

Some of the reasons you should join our list of satisfied business partners:

- Advanced technology leading to greater recovery
- Fewer patient complaints
- Increased volume of found insurance
- Reallocation of hospital resources
- Experienced and dedicated management team
- Highly trained collectors and Patient Service Representatives
- Convenient payment options
- Free credit reporting
- Customized and standardized reporting
- Extended business office hours
- Secure access to placed accounts via web portal

Contact Us

Ready to explore next steps? Give us a call or send us an e-mail to set up an informal discovery meeting. We'll take time to understand your needs and provide you with a customized and cost-effective solution to meet your revenue cycle goals.



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