

Welcome to the New Year!!

Welcome to the New Year which means time to start to collect on the higher deductibles from the patients. With the increased cost of health insurance premiums, patients are opting for high deductible and high co-pay insurance plans to reduce their premium cost. This means the front desk staff more than ever needs to collect at time of service to help increase collections. The staff has heard every excuse in the book from patients as to why they can't pay, so we have to train the staff on how to ask for the patient co-pay at the time of service. A compassionate staff may be reluctant to ask, or not know how to ask for payment during patient check-in.

Probably the single most important piece in collecting monies due to the provider is to notify the patient at the time the appointment is made that he or she will be required to pay their co-pay/deductible. Below are some sample responses to common reasons why patients are reluctant to pay their co-pay or deductibles.

Patient: "I don't have any money with me." Response: "We accept all major credit and debit cards. We do require patients to pay for the services the day they receive them, and did inform you of our office financial policy. It is your responsibility to know your insurance and pay for the portion that is not covered. Would you like to make the payment or reschedule your appointment?"

P: "I'll pay you after the doctor sees me." R: "I understand your frustration and know that this may seem unusual, but we are bound by our contracts with the insurance company to collect from patients before they are seen. We don't make these rules but are forced to follow them and pride ourselves on running an ethical and legal practice."

P: "I forgot my checkbook." R: "We accept all major credit and debit cards. I can swipe your card today and preauthorize any future payments so you won't have to worry."

P: "I didn't know I owed this." R: "Your insurance company and our office sends statements informing you of your obligation. We call all patients with balances and remind them that payments are due. We called you on _____. The doctor has performed a service and should be paid for it."

P: "I mailed a payment just yesterday." R: "Oh, you should have saved the stamp since you had a scheduled appointment and brought the payment with you. That way we would have no questions about a payment being due. I can swipe your credit card and preauthorize a payment. We won't charge your credit card unless we don't receive the payment."

P: "I have never had to do this before. No other doctor's office does this." R: "I can't speak for other offices, but we are following our contract requirements with insurance companies or our office policy. I am sure you will start seeing this more in the future. We pride ourselves on being recognized as one of the top providers in the area and we really try to do everything to the letter of the recommended practices."

Questions? Call Todd at 915-774-5548

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