



NEWS & VIEWS

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FROM THE EDITOR'S DESK

Welcome to our final edition of 2010...we hope you find interesting, helpful advice and information in this newsletter! As we bid farewell to a challenging 2010, we look forward to a healthier economy & prosperous business climate in the days ahead. We are grateful for the continued loyalty of our clients and we welcome all of our new clients from the past year...So enjoy reading this 'glimpse' into our company, and watch for our next edition in the new year!



CHAIRMAN APPOINTMENT

Steve Boettcher of BC Services, Inc. has been appointed as Chairman by the Colorado Collection Agency Board for his 4th consecutive term.

Steve was appointed to the Board in 2006 by Governor Bill Owens and again in 2009 by Governor Bill Ritter.

Steve is co-owner of BC Services, Inc., Accounts Receivable Management, and Health Care Resource Management Company. A family owned business in Longmont and Colorado Springs Colorado since 1964. Steve has been with the firm for over 25 years.

Steve also currently serves on the Board for the Tiny Tim Center of Longmont and MDHBA Medical Dental Hospital Business Association.

EASY ACCESS TO ACCOUNTS

Our web portal, designed for our clients to view their accounts placed with BC Services, is now up and running! If you have already been given a login and want to access your account online, you can go to bcservice.com then click on *Client Login*. If you haven't signed up to receive a login and training, please contact our Customer Service Department at (303) 532-3533, and they will be happy to coordinate with you to get this valuable tool working for you.

WITH THE HOLIDAY SEASON JUST AROUND THE CORNER... WE THANK YOU FOR YOUR BUSINESS AND WISH YOU PEACE & SUCCESS IN 2011



COLLECTIONS CORNER

Eight Steps to a Collection Call by Tina Johnson, BCS Trainer

I first wrote this article for MDHBA almost two years ago. I have found, as a trainer, about once a year it is time to get back to basics, no matter how long you have been in the industry. As a collector in a call center, a facility or clinic, it is important to remember to always follow the “8 Steps to a Collection Call”. I train it to new collectors, I make copies for employee cubicles, I hang it on the back of bathroom stalls, I talk about it all the time and then I retrain it. If you use the “Eight Steps to a Collection Call,” you will collect twice the money I guarantee it. Here are the steps:

1. **Identify the Patient**—Federal law states that you may talk with the patient, the patient’s spouse (please check your State Law and your office policy), interpreter, executor, the patient’s, client’s or your company’s attorney.
2. **Identify Yourself—(Third Party Collectors)** You must identify yourself by name and that you are a debt collector. In the first communication with the patient you must mini-miranda them. Please check your state laws as some states mandate you use your first and last name and mini-miranda in each communication with the patient. **(First Party Representative)** You should identify yourself by name and the facility you represent.
3. **Ask for payment in full**—easy enough. What they owe is what they owe. You might say, “We have in our office a total due of \$1,011.23. Would you prefer to pay by check or credit card over the telephone today for payment in full?”
4. Then stop talking—**PAUSE**. You just asked the patient to pay her/his account in full. The burden is on them to answer your question. He who talks first, most of the time loses the battle!
5. **Determine the problem**—The patient will answer one of three ways:
 - A) Objection/Dispute or the reason they believe they do not owe the bill
 - B) Stall or the reason they are not going to pay the bill today
 - C) **PAYMENT IN FULL—(you have just met your goal on this call)**

If the patient does not pay in full, it is your job to overcome the problem by asking “How much are you short, how much time do you need to pay this account in full?” Remember to always ask open-ended questions that cannot be answered with a yes or a no. This is also the step your listening skills kick in. Listen to who, what, when, where and why.
6. **Find the Solution**—Once you have determined the patient’s problem, you need to find the solution. It may be suggesting post-dated checks, loans, tax refunds, family and friends. Remember our power words in this step are: help, today, because, feel, felt and found. **Refer to your MDHBA A-Z Money Sources.**
7. **Close the Deal**—Make sure that you are very specific with the patient when closing the deal. Tell them what date you expect the payment to arrive, how much the payment is going to be and by what medium it will come. Remember to always give them your name, address and telephone number.
8. **Update your file**—You may have completed this step as you were talking with the patient, but it is very important to ask the patient, “Where are you living now?” “Where are you working?” “What does your husband/wife do?” Try to get another telephone number where they can be reached.

Use these steps on all of your calls in First Party or Third Party Collections, incorporating open-ended questions, using the power words and knowledge of money sources and you will double your money!

INDUSTRY LEADERS WITHIN BCS

Terri Boettcher, Vice President, was recently certified as a Health Care Collection Manager by ACA International. This certification is awarded to those who have completed the Health Care Collection Manager program. Terri is in her third consecutive year as Chair for ACA International Education Council. Terri’s expertise is available to our clients for any specialized training needs you might have.

Tina Johnson, BCS Corporate Trainer, received her re-certification as Train the Trainer after completing the exam with top honors! This certification is given to those who have completed the Train the Trainer program through ACA International. This proves further affirmation of Tina’s outstanding skills as a collector trainer and facilitator on a corporate and individual level.

Congratulations! We are proud of Terri’s & Tina’s accomplishments and are privileged to have these industry leaders within the ranks at BC Services!