



Beyond Green Solutions, LLC

Service Beyond Expectations

Increase Your Revenue with Past Due Success

Presented By: Katie Borchers & Chris Ball

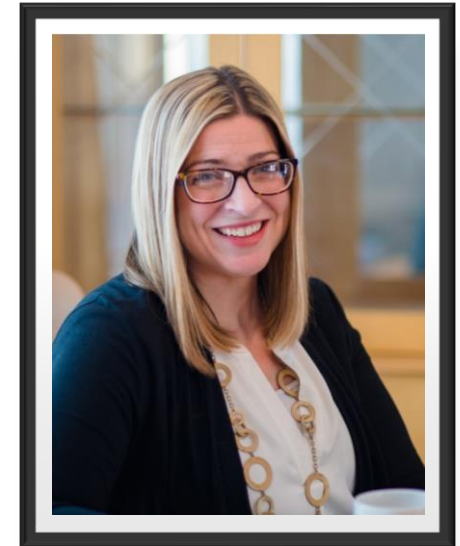
Chris Ball, CFO

- Chris is a business leader and technologist who has focused his career on improving processes and performance through the application of technology. His experience includes having successfully established multiple software development teams and completed multi-million dollar improvement projects for several of the account receivable industry's largest government contractors.
- Chris leveraged this experience to found his first company in 2019, providing technology development and consulting services.
- As a co-founder of Beyond Green Solutions, Chris furthers the mantra of service beyond expectations by creating client, consumer and employee experiences that are unique in the industry.
- Outside of work, Chris leads two Boy Scout Dens and countless outdoor skill building meetings.



Katie Borchers, President

- Katie spent her career building a portfolio of expertise, pivoting into various careers. Starting as a pediatric nurse at Strong Memorial Hospital, she used her clinical knowledge for URMC's Epic project as an instructional designer and trainer, finishing her 18 years at UR as a Project Director where she and her team implemented training for multiple go lives for the electronic health record.
- After focusing on process improvement, operational engagement, and user adoption, Katie fulfilled her entrepreneurial dreams by starting Beyond Green Solutions.
- Beyond Green Solutions applies the principles Katie learned in health care, infuses top notch technology, and helps solve outstanding accounts receivables. She and her team use empathy, critical thinking, and patience to moderate between companies and their customers to find resolutions to past-due payments.
- Katie believes that authenticity, honesty, and integrity are the building blocks to any relationship. She also believes that our greatest talents should be used to give back to our community. She uses her organizational and project management skills in Girl Scouts, Boy Scouts, and other organizations.



Objectives



Discuss common reasons for late payments and lack of payment



Discuss ways to decrease past-due accounts



Identify when past-dues in-house collections should transfer to third party



Describe third party debt collection common practices, including regulatory requirements

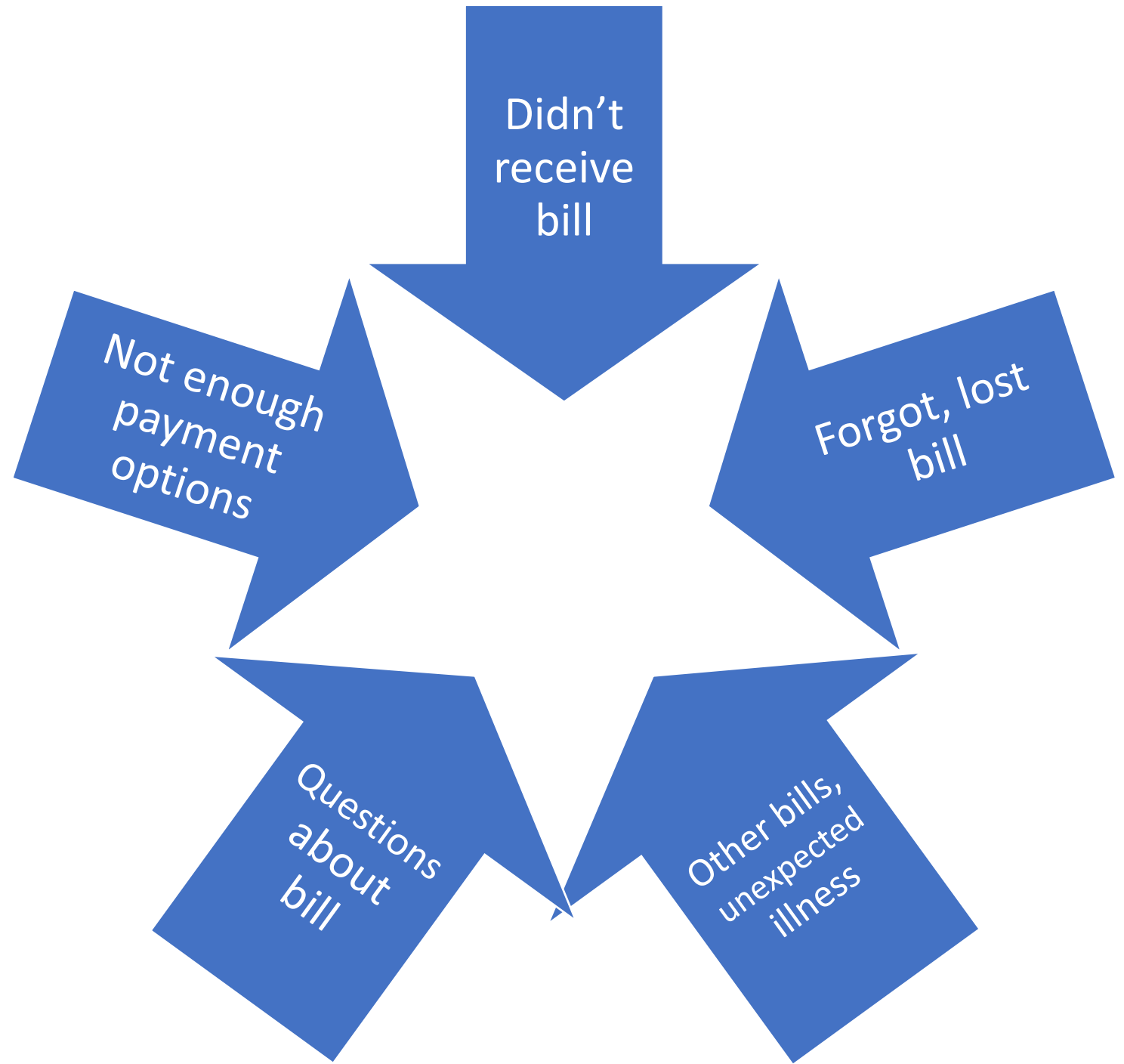


Describe third party debt collection industry standard collections success



Identify methods to choose a reputable debt collection agency

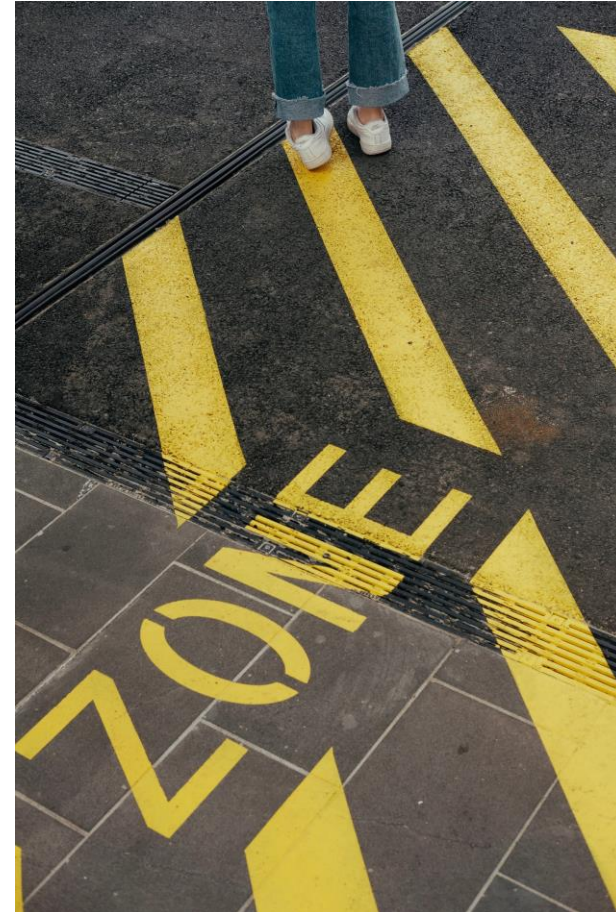
Common Reasons Patients Don't Pay





3 Zones of Set Up: Reducing Past Due Accounts Before They Start

1. Process & Policy
2. Communication
3. Support, Enforcement, & Follow Through





Zone 1: Process and Policy

- How soon after the encounter/visit do you capture charges, send to insurance?
- When do you send self-pay/co-pay to patient/guarantor?
- What are your past dues steps? When do you begin them?
- How soon do you send a late notice, make a phone call, add a late fee, cancel future services, or send the past due to collections?
- How does your process/methods change from net 30 to 60, 90, 120,...?



Zone 2: Communication

- Where are processes and policies available?
- When are they covered? Onboarding, annually, etc.?
- How do your patients know what and how they impact them? Are they shared verbally, on statements, etc.?



Zone 3: Support, Enforcement, & Follow Through



- Are staff encouraged to follow process/policy, or is it only on paper?
 - How does management/leadership support?
 - How and when is this evaluated/audited?
-
- This is HARD for front-line staff. It is important they are supported, even when it's difficult.



Beyond Green Solutions Recommendations

- Send late notices/invoices monthly
- Net 30 days payments (once self-pay is determined)
- Make payments easy (Cash, check, credit. Phone, in-person, portal)
- Late fee automatically added
 - Document if late fee is waived
- Annual interest automatically added
 - Document if interest is waived
- “Cost of collections and attorney’s fees incurred by debtor” in contract, policies, invoices, etc.
- Contract reviewed by legal team

✓ Preventing past dues as much as possible

❑ Now, how do you resolve the ones you already have?



Resolving Late/Non-Payments



Quickly resolve concerns

How do you discuss with disputes/concerns with care or bill? Who discusses?

How quickly are they resolved?



Communicate regularly, add additional fees

Late notices/bill, late fees, transparent next steps for past-dues



Verbal discussions are best

Do you have a process for reviewing payments at check-in or check-out for face-to-face?

Do your staff follow up with phone calls?

Remember
the
5 Power Ps

- Power of voice
- Packaging matters
- Pause
- Pop
- Provide the "or"



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Strategies
for Success
We've
Discussed

1. Policies **written**
2. Policies **communicated**
3. Policies **supported**
4. Policies **enforced**
5. Staff **trained**
6. Staff **given time** to follow through





When Do You Need Help?



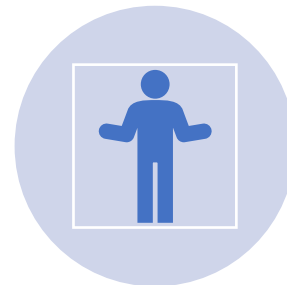
Staff Availability



Staff talent and training –
were they hired and trained
to follow up on past dues?



Are they able to meet
minimal communications to
keep past due account "top
of mind" for guarantor?



Guarantor is unwilling or
non-communicative

What is a Third-Party Debt Collection Agency?

Third-party collection agencies are in business to collect **debts** on behalf of others, and represent a wide variety of creditors, such as hospitals, car dealers, and others.

Empathetic Debt Collection Practices

- **Empathetic debt collection** involves listening, understanding, and being sensitive to the thoughts, feelings, and experiences of the debtor.
- **The [ACA International](#) Collector's Pledge**
 - I believe every person has worth as an individual.
 - I believe every person should be treated with dignity and respect.
 - I will make it my personal responsibility to help consumers find ways to pay their just debts.
 - I will be professional and ethical.
 - I commit to honoring this pledge.

Choosing a Reputable Agency

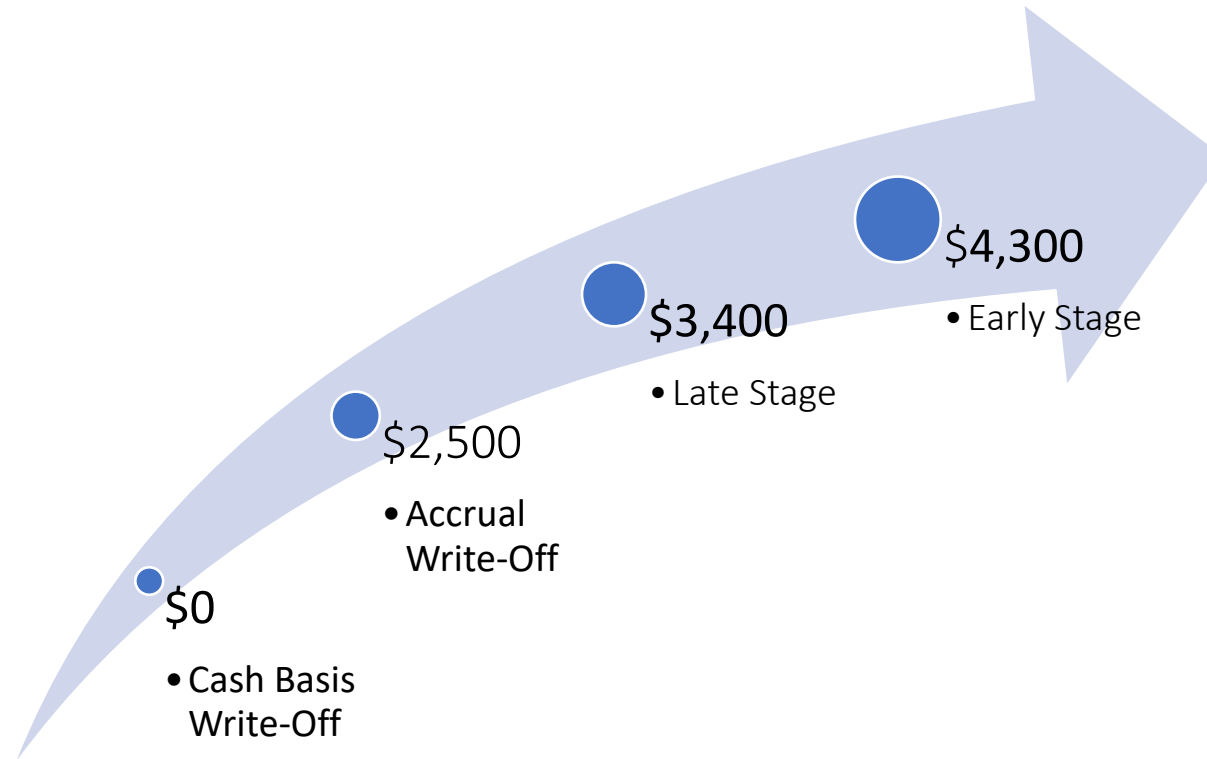
- **Visibility**
- **Involved and Informed**
- **Transparent**
- **Collaborative**
- **Communicative**



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What is the value of \$10,000?

The value of past-due debt can be calculated based on actions performed.





BEYOND Additional Considerations

- What is the cost of the staff who do this work?
- Consider other costs, i.e. benefits, overhead
- How effective are they?
- Do your math

Net 60 days past due collected per month – (minus) monthly salary
Monthly past dues = % of original

$$\frac{5,000 - 2,500}{10,000} = .25 = 25\% \text{ of original}$$



Beyond Green Solutions, LLC

- We collect receivables with **integrity** and **technology** so you can continue to
 - Pursue your passion
 - Recapture your liquidity
 - Maintain your honor
- Contact with Questions!
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 - [Katie Borchers | LinkedIn](#)
 - Beyondgreensolutions.com – check out our Blog!

