

21 Tips for Improved Self Pay Cash Collections

CHECKLIST		
<input type="checkbox"/>	Practice	Preparation builds the confidence and competence needed for successful patient payment.
<input type="checkbox"/>	Be prepared	If possible, review the account before calling and be ready to quickly look up information during the call. It's OK to leave a message when you can't reach the patient. Do not, however, elaborate on the nature of the call—just say that you are calling from Dr. Smith's practice and leave a call-back number.
<input type="checkbox"/>	Focus	Don't check email or do other small, unrelated tasks as you make calls. Maintaining complete focus on the caller helps you to convey the optimism, confidence and trust that can lead to an agreement on making payment.
<input type="checkbox"/>	Sit up	When making a self pay call, sit up straight in your chair. Visualizing the patient in front of you helps you to stay alert and focused on getting a mutually positive outcome.
<input type="checkbox"/>	Say Their Name	Show respect by addressing the patient by name during a self pay call (but don't overdo it—insincere respect just annoys the patient).
<input type="checkbox"/>	Verify	During every patient call, make sure to ask for the patient's current mailing address and insurance information. Some patients aren't paying because they never receive your statements.
<input type="checkbox"/>	Be Helpful and Educate	Help patients understand their balance and why it is owed. Ask patients who aren't paying if there is a reason for their delay and what the provider organization can do to help.
<input type="checkbox"/>	Show Compassion	Acknowledging the patient's financial situation and being sympathetic helps keep the lines of communication open. Based on his or her situation, you can determine a solution that works for both of you.
<input type="checkbox"/>	Don't Belittle	Patients are less likely to pay— or even take your calls in the future—if they feel you are treating them like deadbeats.
<input type="checkbox"/>	Give Feedback	Your voice's inflections, pitch and speed are important variables to patient call success.
<input type="checkbox"/>	Use Scripts	A few handy replies can help immensely. For example, say things like <i>"I understand that many people are having financial difficulties right now"</i> or <i>"Can we work out a way to get your account current?"</i>

<input type="checkbox"/>	Be Neutral	Smile to sound pleasant; don't frown. Both gestures affect your tone of voice.
<input type="checkbox"/>	Command Attention	Speak up but don't shout during self pay calls.
<input type="checkbox"/>	Watch Your Emotions	Your self pay call might be just one of many that the patient is getting.
<input type="checkbox"/>	Stay in Control	Listen respectfully but don't let the patient take you off track with excuses or unrelated details.
<input type="checkbox"/>	Listen	Count to five before responding to a patient who wants to pay less than the full amount due.
<input type="checkbox"/>	Encourage Credit Cards	It's not good enough to get a promise to pay; encourage credit card payments by phone.
<input type="checkbox"/>	Get a Commitment	A successful patient call in results in an agreement- an obligation to pay in full or in part—to set up a payment plan or to come into the office for financial counseling.
<input type="checkbox"/>	Be Flexible	Give patients a little extra time (days not months) if they want to speak to their insurance company or employer before they agree to pay you. Schedule a follow-up call before you hang up.
<input type="checkbox"/>	Create a Record	Take good notes during a self pay call. Let the patient know that you are documenting their commitment to make payment. Send a confirmation and perhaps a summary of your notes, as well.
<input type="checkbox"/>	Summarize	When the patient agrees to pay or make other arrangements always repeat the key facts back to him or her. Restate your expectations of how a when payment(s) will be made and outline any consequences of failing to follow through.

