



# THE VOICE

THE MAGAZINE FOR ACCOUNTS  
RECEIVABLE MANAGERS  
APRIL 2009



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# THE VOICE

THE MAGAZINE FOR ACCOUNTS  
RECEIVABLE MANAGERS

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## OUR PRESIDENT'S MESSAGE

Hello to Everyone and a Happy Easter,

I think that we all are looking forward to spring and warmer weather. However, I think it will be a while until we see the flowers and the robins that let us know that Spring has really arrived.

I would also like to extend a special Thank You to the members of WCCMA and WMCA who are working diligently on a joint conference. In this time of economic tightness, both our organizations want to make sure that no one has to miss any of the great information provided at the conferences that we provide to our members.

I can not believe that in a few months my Presidency will come to an end and that the 2010 Mega committee is being formed. It seems that Steve Baseley and I were just working on the 2008 Mega.

Thank you to Bonnie Frosch, as she has worked very hard to provide our members with some great speakers that have provided us with some important information. I am and I hope that our members and vendors are looking forward to the May 2009 Conference that will be held at the Ramada Plaza Hotel in Fond du Lac, Wisconsin.

As you may know, NGS and WPS have lost the Medicare contract. Noridian will

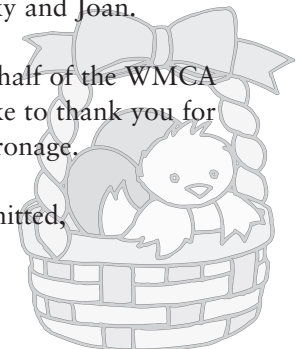
be the incoming contractor. I want to let our member know that, I have put together a committee of WMCA board members that will be working with Noridian to make the transition a smooth one for both the providers as well as the new contractor. When we begin this work with Noridian, we will keep you informed of the changes that will be made.

One major system change for 2009, was with Forward Healthcare. This did not seem to go smoothly for all the Wisconsin providers. Some issues were with the remittance advises, payment not making sense and access to the system itself, mostly being busy and not being able to get into the new system and individual sign-ons not working. With all the challenges a new system brings, EDS staff has been willing to do one on ones and as always are willing to let us email them with questions or concerns. Thank you to Dave, Vicky and Joan.

As, always, on behalf of the WMCA board, I would like to thank you for your ongoing patronage.

Respectfully Submitted,

Kathy Pinnow  
WMCA President



# WMCA BEING PROACTIVE WITH NORIDIAN

Date: January 16, 2009

To: Noridian Administrative Services LLC

From: Kathy Pinnow, President

Wisconsin Medical Association

May I first congratulate you and Noridian Administrative Services on your successful bid to become the Part A and Part B intermediary for Medicare. Our Association's membership consists of hospitals, clinics, doctors' offices, electronic data vendors, and consulting firms.

Our first and foremost goal is, I am sure, the same as yours. We want a successful and transparent transition from Anthem Blue Cross to Noridian Administrative Services. In these times of economic challenges, it is imperative that this be a smooth transition; thereby, safeguarding the fiscal stability and efficiency of the providers of health care in Wisconsin. We have, in the past, been involved in both transitions to new intermediaries and carriers as well as conversions of billing systems; and would like to offer our help and expertise in this endeavor.

In an effort to support this mutual end, The Wisconsin Medical Credit Association would like to serve in any manner you deem appropriate in this transition. If you are going to establish a team made up of providers and your staff, we would very much like to participate.

It would be our pleasure to invite you or one of your staff as a guest speaker at our annual conference in Waukesha, Wisconsin. The dates of the conference are October 7th through the 9th. We would appreciate your participation at this event and look forward to meeting you.

Thanking you in advance for your consideration in this significant and important implementation. I can be reached at 414-319-3090.

Kathy Pinnow, President

Wisconsin Medical Credit Association

*Response:*

From: Scott Oien

To: Pinnow, Katherine

Dear Ms. Pinnow,

Thank you for your January 14th inquiry. Noridian Administrative Services (NAS) is very excited about the contract award of Jurisdiction 6 which includes the states of Minnesota, Wisconsin, and Illinois. We agree that a smooth transition is essential and NAS will make every reasonable effort to meet or exceed the expectations set forth by CMS and Wisconsin providers and associations.

NAS has and will continue to work closely with the medical associations in the states we serve knowing the value they bring being able to reach out to their members and share important information. As far as your annual conference, our approach to implementation includes conducting extensive outreach to health care providers, state medical associations and beneficiaries regarding the implementation. That being said, we will make note of the dates you provided and be in touch regarding our availability.

Thanks again for your letter and we look forward to working with you.

Scott Oien

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# WMCA BOARD OF DIRECTORS MEETING HIGHLIGHTS

February 12, 2009

Paper Valley-Radisson, Appleton, WI

- The meeting was called to order at 5:10 PM by Kathy.
- Minutes of the December 11, 2008 Board meeting was reviewed. Patty moved to approve, seconded by Jennifer.
- Steve presented the Business Manager Report, including the December 2008 and January 2009 Financial Statements. Patty moved to approve the report, seconded by Marlene.
- Bonnie reviewed the evaluations from the December 2008 workshop.
- Brian presented some of the issues that WHA has been addressing recently, including the new WI Hospital Tax, RACs, the new MAC, and their work with Anthem, Humana, United Healthcare, and the OIC, to resolve these payers' provider relations issues.
- Dennis reported on the "Member Corner" feature in the VOICE.
- Steve and Jennifer reported progress on the WCCMA/WMCA joint conference in October. Financial responsibilities will be split equally between the two organizations.
- The Board discussed WMCA budget concerns and potential conference

scheduling changes. The current economic climate has caused many healthcare providers to cut travel and education budgets, resulting in lower attendance at WMCA (and other organization) events. Because three 3-day events are planned during the next year (the joint conference with WCCMA, the August Annual Institute, and the Mega Conference), the Board discussed eliminating some of the normally scheduled workshops and conferences. Bonnie will approach some of the conference facilities with which we have current reservations to determine whether or not penalties will be assessed for cancellation. If possible, the Board would like to eliminate the December 2009 workshop and the August 2009 Annual Institute. (If this is done, the Annual meeting and change of Board Directors and Officers will take place during the October conference.) Bonnie will investigate further and report results back to the Board. Deb moved to approve this plan, seconded by Jackie.

- Patty updated recent changes and enhancements to the WMCA website.
- The meeting was adjourned at 6:55 PM.

Respectfully submitted,

Deborah JB Gustafson  
WMCA Secretary

**\*REVISED DATE\***

**2009**  
**Meeting Calendar**

~ Quarterly Meeting ~  
May 8, 2009 • Ramada – Fond du Lac

~ Joint Meeting with WCCMA ~  
October 7, 8 & 9, 2009 • Chula Vista – Wisconsin Dells

# MEMBER NEWS

If you have any "News" to share, please email to Dennis Schommer, Voice Editor, (dschommer@ramchealth.org)

## MEMORIAL HEALTH CENTER RANKS No. 23 ON LIST OF TOP 100 PLACES TO WORK IN HEALTHCARE

Memorial Health Center (Medford) is one of the nation's 100 best places to work in healthcare, according to Modern Healthcare, a trusted news source for the healthcare industry. Ranked number 23 on Modern Healthcare's list, Memorial Health Center received this distinction in honor of its employee-related strategies and innovations that promote workplace excellence. These strategies and innovations allow Memorial Health Center employees to perform at their optimum levels to provide patients and customers with the best possible care and services.

To determine the best places to work in healthcare, Modern Healthcare partnered with Best Companies Group, a company that researches the best places to work in a variety of industries. Best Companies Group asked Memorial Health Center to complete a detailed questionnaire that included human resource benchmarks, benefits, policies, and practices. Employees were then asked an in-depth set of questions analyzing such things as workplace culture and

communications, the working environment, training and development opportunities, pay and benefits, quality of leadership and of relationships with supervisors, and overall employee satisfaction.

A special October 27, 2008 supplement to Modern Healthcare revealed Memorial Health Center's rank as the 23rd best place to work in healthcare nationwide.

*Connie Schmiede*

*Director Patient Financial Services*

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*Nationally Ranked #23 - Modern Healthcare's "Best Places to Work in Healthcare" (2008)*

*Highest Overall Employee Satisfaction - SIGMA Award (2007)*

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## WMCA MEMBER FIRST TO RECEIVE NHCA CERTIFICATION

### MED-HEALTH FINANCIAL SERVICES RECEIVES NHCA AGENCY CERTIFICATION

Med-Health Financial Services (MHFS), located in Milwaukee, WI, was awarded Agency Certification by the National Healthcare Collectors Association (NHCA). MHFS is the very first agency to achieve this honor and was presented with the award at the annual Fall Conference of the NHCA in Philadelphia, PA on September 23, 2008.

In order to achieve the agency level of certification, the qualifying agency must first have all of its collectors achieve Collector Certification also have achieved Management Certification of its leaders. Then, the agency must submit eighteen (18) advance items along with its application for consideration. Next, an NHCA auditor performs an on-site

audit to thoroughly examine the six areas of compliance categories containing 75 individual areas of inquiry. Finally, the audit report must be submitted to and voted upon by the NHCA Board of Directors.

The seal of NHCA certification is the highest honor to be awarded to member agencies.

Agency certification serves to signify the MHFS is a professionally operated, client-oriented collection agency that maintains the highest standards of operation as established and recognized by this association and our industry. Only those agencies with the highest levels of performance, integrity, and professionalism may receive this honor.

If you would like more detailed information about the NHCA's Agency Certification program or to schedule an interview, please contact Michelle Powell at mpowell@nhcal.org

# A STATE COLLECTION SERVICE COLLECTOR FEATURED IN THE NEW YORK TIMES ARTICLE ABOUT THE DEBT COLLECTION INDUSTRY

In these tough economic times, as we all see a sharp rise in outstanding bills, State Collection Service is proud to share with you a wonderful article featuring one of our debt collectors that was published in the January 25th edition of the New York Times. Pat Marshall has worked for our company for nearly a decade and has seen many of the ups and downs of being in the collection industry. An asset to our company and to all of the clients he represents, Pat has shown, through this article, that debt collectors do whatever they can to help consumers resolve delinquencies and straighten out their financial situations.

Pat, along with the rest of our staff of highly trained debt collectors and Extended Business Office representatives, embodies the true spirit of our tagline – **Service. Integrity. Results.** – both in his interaction with consumers and in the way he represents our clients. We are truly proud of all of our staff for the efforts they put forth daily in working with individuals to sort out their debts. We hope you enjoy this article and find yourself equally proud of the work our collectors do on your behalf.

## In Tough Times, a Debt Collector Sees the Pain

By PAT MARSHALL

Published: January 24, 2009

I collect medical debt in amounts from \$20 to \$100,000, mostly for hospitals and clinics. We serve some of the bigger hospitals in the country, and we call all over the United States. I have about 3,500 accounts—in other words, people who owe money.

We shoot for making about 3,100 calls a month each. I'm in a cubicle with a headset on, and I'm connected to an automatic dialer system. I make contact, but there isn't always a person on the other end of the line. A lot of time it's answering machines. A lot of times it's dead air.

I say: "I'm calling from State Collection Service, debt collection, attempting to collect debt. Any information obtained may be used for that purpose and we do record the calls." After that I identify where the balance is from. That's called a "mini-Miranda." You have to identify yourself as a debt collector and why you're calling.

After describing what they owe, I say, "I'm calling to see if you could possibly pay that off today with a check or credit card." The key is listening. In response, people might say, "Yes, I know I owe that" or "No, that's my insurance" or "I never was there." You find out what their objection is.

Sometimes when people hear I'm a debt collector, they hang up or blame the hospital or blame their ex-wife-everybody but themselves. It's frustrating, but I am pretty good at getting through to them. Most people find that we're on the phone to help them. What we're trying to do is resolve a problem.

The best time of day to reach debtors is usually in the evening, when they are home from work. I try to be professional, but the worst is when somebody swears at you using every slur in the book or demeans you by saying: "You're just a \$5-an-hour bill collector. Why are you bothering me?" A majority of the people out there are good people. Some of them have just been put in tough situations.

Recently, I called a woman in Florida who had lost her job. Her husband had also been downsized. They were making about \$200,000 a year. I asked her if there was any way to take out a second mortgage. She said, "We're already upside down on the mortgage." They were facing foreclosure. She was in shock from what had happened and needed time to look at her financial situation.

In the last year, I have been seeing that there aren't as many people paying the total amount of the bill in full, and that people are cutting down the amount they pay me every month. Things have become tighter.

I feel that I'm helping people see that there are options for getting out of their situations—maybe by taking out a second mortgage or going to a finance company or borrowing from friends or relatives or just making some small changes in their budgets to have some extra money to start paying their bills.

Sometimes if people who owe money really need help, there are church organizations and programs through the United Way. Some hospitals offer assistance to people who qualify. It's a matter of suggesting things.

I've been in the business about eight years. Even though debtors on the phone can be upset, I enjoy what I do. I like to point out to them that things aren't as bad as they think they are. It's a great feeling to know you've helped someone out so they can consolidate a debt or call the insurance company to get a bill paid off. There's a way out of their problem, to get the debt down to a manageable size.

When someone calls back and thanks you for suggesting they get the debt resolved with me before it appears on a credit report, I think, "Wow, I did do good for someone." It's a great feeling to help someone out of a dire situation. I've helped young people just out of school and took time out to explain how bad credit could hurt them in the long run. They call back and say: "Thanks for the advice. You've saved me years of heartache."

On the floor, everyone supports one another. We have a very extensive training program. We're constantly updated on new federal and state laws. We're always working on technique. I'm on a team of six people, and we work one another's files. One thing I tell my co-workers is to listen.

*Continued on page 8*



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ANYONE who has been through a divorce has probably dealt with debt. When I got divorced, I left with a suitcase of clothes and my 1981 Monte Carlo and started over. I didn't have a lot of money and I struggled. I was past due on a credit card and got a call from a debt collector. I didn't like it.

That was over 20 years ago. My current wife and I have experienced job loss and tough times. I use credit cards. I run a balance, but I think twice about it. After you've done this job, you learn that all it takes is one job loss or pay cut for things to turn down. Once you've been there, you've got empathy for the other person.

People write letters to my supervisors about many collectors in my office and say things like, "Without Pat's help we never would have gotten this resolved." I would say that if somebody from a debt collection agency calls, give him a chance. We're trained to try to solve problems. We're trained to try to work through this.

Mona Sen  
Marketing Associate

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# THE MAKING OF A GOOD COACH

An effective manager must be an effective coach. A coach develops strategy and acts as a guiding force. Here are the skills good coaches need:

- **Active listening skills:** Coaches need the ability to set aside distractions and give 100 percent of their attention to an employee. Active listening not only lets you hear what's being said, but also what's not being said.
  - **Goal-setting skills:** Coaches need to understand how to set reachable goals for employees with different skill sets and abilities.
  - **Getting the inside scoop:** Good coaches develop a good set of questions and techniques to understand an employee's thought process and determine how he or she approaches issues. To be a good coach you need
- information about the person being coached.
- **Non-threatening communication and feedback:** Coaches develop a framework for an employee to absorb and understand their message. They need to know not only what to say but how to say it.
  - **Suspension of judgment:** A good coach doesn't jump to conclusions about an employee's capabilities or potential. Coaches keep an open mind to ensure they gather accurate information.
  - **Empathy:** Coaches show they understand an employee's professional and personal issues without pity or coddling. Learn to recognize and validate people's concerns.



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# THE SERVICE MENTALITY

## 7 CHARACTERISTICS OF THE BEST OF THE BEST

By Nancy Friedman, the Telephone Doctor

Customer Service. Pick up any ad, and there's probably a line of type or two of how well you'll be treated when you shop there. Usually the advertisement reads, "We're the best"...or "Service is our middle name"—something like that. The phone book advertisements are loaded with commercials for being very customer service minded.

Why then, do we hear so many horror stories about how people were treated? Telephone Doctor recently surveyed several companies, to seek out the traits—the characteristics of those that have the service mentality. Clearly, not everyone does. The good news is...you can learn the skills of the "best." No one has a monopoly on a Service Mentality.

Telephone Doctor culled together the seven traits that were among the highest in the survey. Here are the results:

### #1 Empathy

This trait won hands down as the most important characteristic when serving customers. In so many cases you get **APATHY**, the exact opposite of **EMPATHY**. Simply put, empathy is putting yourself in the other person's shoes. How would you feel if what happened to them, happened to you? True Story—On a recent trip, my wallet was stolen. All my credit cards, checkbook, drivers license, and, of course, the few dollars I had in it.

I proceeded to start making the appropriate phone calls to each credit card company—there were 4 in all. After explaining who I was, and that I was at Disneyland and my wallet was stolen with 4 credit cards, cash, and checkbook, the person on the other end blurts out: NAME?

There was no, "Gee, I'm sorry that happened," no "Oh my, how sad." All they wanted was my name. No empathy at all. I hope those people (and by the way...all 4 credit card companies did the very same thing) never have to go through that loss. All I wanted to hear was a, "Gee, that's so sad." Or a plain old, "I'm sorry to hear that." Someone who understood.

Empathy is the #1 ingredient for a service mentality.

### #2 Enthusiasm

Ah yes, enthusiasm. Appropriate enthusiasm cannot be replaced. It's a sign of giving service that is above and beyond. When a customer feels that you are enthusiastic

for them, they just fall right into the palm of your hand. Generating enthusiasm with a customer is perceived as their having made the right decision. It's a confirmation that they've done the right thing. And everyone likes that.

It's the #2 ingredient of a great service mentality. Do you show enough enthusiasm in your job?



### #3 Responsibility

Being responsible is so important. Being responsible is living up to a previously agreed commitment. It can be a large responsibility or a small one. Example: I was speaking at a corporate meeting last spring, and when asked my needs, I told them all I needed was a handheld wireless microphone. "No problem," I was told by the contact. She said she had told "BOB" to have the handheld wireless microphone ready for when I was suppose to speak.

Well, when I got to the meeting room...there was only what they call a "lavaliere" microphone. The one you clip onto your garment. Not the correct one we ordered...but nonetheless, it would have worked. However, my contact was terribly disappointed. She told me, "You know, I gave Bob the responsibility to get you the handheld, and he let me down—which in turn let you down." She continued, "I gave Bob the responsibility of getting you the microphone you needed, and he didn't do it." When you agree to

something for a co-worker; or a customer; it's key to be responsible and keep your commitment.

## #4 Resiliency

How fast can you pop back into a good mood when something has disrupted your schedule? Or do you pout and fret about it, and linger and wallow in it? The ability to bounce back from any adversity is an important service mentality.

We all get hit with some problems during the day. Things that weren't what we planned. And as my mother use to tell me, "It's not the problem, Nancy, it's HOW you handle it." As usual, mothers are right. The handling of any situation is what makes the situation good or bad. And if you've been hit with a disappointment or something that you weren't planning on, it's up to you to bounce back-be resilient. Your customers should never know you were disappointed. Need to work late and miss dinner with some friends? Or perhaps you had a minor disagreement with someone. The customer should never know that. Resiliency is needed to have the service mentality.

## #5 Balance

Just like the justice scales that need to be kept in balance; so it is with our workload vs. the customer. There's a fine line between pleasing the customer and losing money for the company. In other words, it shouldn't all be one sided. When a customer needs something, that's fine. If, however, we go over the line, it becomes unbalanced and not fair to either the customer or the company.

Finding the right balance at your job and in your company will help you maintain the right balance for both you and the company. Is the customer always right? No; the customer always thinks he's right. We need to know the difference between giving away the store and sticking to company guidelines.

BALANCE keeps everything in "check."

## #6 Ownership

This is my personal favorite, Because I see it so much as I call and shop around. It runs rampant through the business world. This is the proverbial "it's not my job, or not my department, or I wasn't here that day, or I don't know anything about that."

Customers don't care if you were on vacation when something happened and they need help. They don't care if it's not your department. You answered the phone; they're depending on you. You were at the counter to help them now.

If you answered the call, you own the call. Take ownership of the situation. It's not that you'll need to do everything; but taking ownership; and making sure the customer knows that you will find out for them is the key! Telephone Doctor

feels it should never take 2 people to give good customer service. You get the call. You own the call.

## #7 Adaptability

Granted, this service mentality might need some practice, but it is another important ingredient, characteristic, or trait of the service mentality.

Think about the number of people who you help every day, either on the phone or in person. They're all different, aren't they? Not only in culture, color or accent, but in mood and personality. We need to be able to adapt to all kinds of personalities. Having difficulty understanding someone? Learn to adapt to their particular problem. Ask them if they could please slow down so you can get what they need. Slow talkers?

Adapting to them is so important. Mostly because slow talkers don't like to be rushed. So rushing a slow talker through a conversation will only make matters worse. You'll need to adapt to those that are slow talkers. And of course, there's the fast talker-who you also need to adapt to.

Think of the chameleon. That little lizard like animal that takes on the color of what is lands on. They adapt to the color. And usually they're difficult to see. We need to adapt to the situation so that every transaction is a seamless one.

Well, there you have it. The 7 traits that make up a SERVICE MENTALITY. You probably have some of them. Work on the ones that you don't have or aren't up to par in. Possessing these traits will garner you happier customers (and a happier boss).

*Nancy Friedman is the President of Telephone Doctor, a customer service training company in St. Louis, MO. She is a featured speaker at association, chamber and corporate meetings. To receive our free monthly email article on customer service and a free subscription to the Telephone Doctor Newsletter, The Friendly Voice, go here [www.telephonedoctor.com](http://www.telephonedoctor.com) or Call 314-291-1012.*





## PROMISE YOURSELF

To be strong that nothing can disturb your peace of mind.

To talk health, happiness and prosperity to every person you meet.

To make all of your friends feel that there is something good in them.

To look at the sunny side of everything and make your optimism come true.

To think only of the best, work only for the best, and expect only the best.

To be just as enthusiastic about the success of others, as you would be about your own success.

To forget the mistakes of the past and press on to greater achievements of the future.

To give so much time to the improvement of yourself, that you have no time to criticize others.

—Submitted by Bud Ziesberger, Allied Healthcare Partners



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# CALCULATING DAYS IN A/R

By Mike Monahan

There are many ways to calculate days in accounts receivable. Which one should you be using?

Talking to many of my colleagues about the calculation of days in accounts receivable (A/R) brings to mind the old Abbott and Costello routine of “Who’s on First?” For the younger readers, these comedy routines were based on double talk—the art of saying something that appears to make sense but that quickly becomes nonsense and goes downhill from there. This double talk is similar to many discussions today on which “flavor” of the days in A/R calculation your organizations should use. Do you use gross days in A/R, net days in A/R, or net “net” days in A/R? Confusing?

It only gets better when you look at the various components of the calculations. The Hospital Accounts Receivable Analysis (HARA) uses gross days revenue outstanding as its measure of comparing the cash flow and level of receivables among healthcare organizations. The calculation is gross A/R divided by the average daily gross revenue (last three months gross revenue divided by the number of days in the past three months). No contractual allowances, estimates of bad debts, or charity care write-offs are taken into consideration on either the A/R or the gross revenue. Depending on the payer mix, payer contracts and payment/denial practices, growth in bad debts and charity care could affect the ability to collect the levels of cash compared with your peers and historical collection patterns.

Many of the rating agencies and most hospitals use net days in A/R as their benchmark for measuring outstanding cash held in the A/R. The calculation is gross A/R net of contractual allowances, estimates of bad debts or charity care write-offs, and the average daily net revenues is also net of contractual allowances and charity care write-offs.

However, many organizations do not include bad debts in this calculation. When the AICPA Audit and Accounting Manual was issued in 1992, it recommended bad debts be

considered an expense, eliminated out of net revenue, and placed on the statement of operations as an expense. This created a “mismatch” when calculating the days in net A/R. Included in the net A/R on the balance sheet are contractual allowances, estimated of bad debts, or charity care write-offs, but the net revenue does not have bad debts. Hence the mismatch.

To eliminate this mismatch, the net days in A/R should include the bad debts offset against the net revenue, which yields net “net” days in A/R. This calculation eliminates any potential fluctuations in the calculation due to changes in the bad debts. This net “net” days in A/R calculation matches the like components in the A/R to the net revenue including the bad debt expense. In basic accounting terms, this calculation matches apples to apples and gives a truer picture of an organization’s actual uncollected cash in A/R at any point in time.

The two primary goals of any metric should be:

- To allow the organization to measure its ongoing performance against a historical record.
- To set a target goal for the organization to meet.



As in golf, the true measure is self-measurement, unless you are playing professionally or have a side bet on the course. In today’s environment, there aren’t any CFOs, revenue cycle managers, or patient financial services directors placing side bets on their days in A/R metric each month.

Please check out the great article that Daniel Hobbs wrote in the September 2007 hfm, “Days in A/R: What’s Your Magic Number?” It discusses how to calculate your target days in A/R number tailored to your organizations’ payer mix.

*Mike Monahan, FHFMA is a director, Cerner Corporation, Kansas City, MO. (mmonahan@cerner.com).*

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# THE BENEFITS OF SMILING



You can forget about Prozac or St. John's Wort. A genuine smile increases the production of serotonin, the happy hormone.

- It's a bonding agent. Smiling builds bridges to other people around us. It keeps us from remaining aloof and separate from one another. Babies as young as three weeks old even recognize smiling as a bonding behavior.
- What a workout! One smile uses more than 16 muscles.

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608-524-6487.

# HOW TO PENETRATE THE INNER CIRCLE

Every company and department has a inner circle. It's that group of people who are included on key decisions and the know whys and hows of any given initiative.

Breaking into this special group not only offers you a higher profile, but it also infuses your career with new and relevant experience. But how to get an invite? Here are some suggestions:

- 1** Have a sit-down with your boss. Explain how much you want to make the most out of your job. And mean it when you say you'll do whatever it takes to become a valuable member of the team.
- 2** Schedule regular meetings with your boss. Tell him or her that you want to maximize your assets and turn weaknesses into strengths. Ask if it's possible to sit down on a regular basis (like monthly) to review your progress and keep you on the right track.
- 3** Be vigilant. Pursue goals energetically and consistently.

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# JOB BURNOUT?

## TRY THESE WAYS TO RE-ENERGIZE

Whether you're a rocket scientist or a bean counter, you're at risk of coming down with the career blahs if you're not careful. To prevent burnout, take some time each day to figure out what you can do to re-energize your career. Here are some ways—large and small—to give yourself a shot in the arm:

- Take a course that would be fun and helpful to the business of your career.
- Teach a course in the area of expertise.
- Take 1/2 day class to update computer skills.
- Write a series of 750- to 1000- word articles to publish in company publications, professional journals, local newspapers, or business magazines.
- Ask to be included in customer meetings, briefings, planning sessions, and sales calls.
- Take a series of career-focused three-day weekends.
- Take a sabbatical to pursue new areas of interest. Such periods of rest and renewal can last from a week up to a year.
- Take on more challenges. Replace less interesting duties with more interesting tasks.
- Serve as a mentor for young up-and-comers in your field.
- Ask someone you admire—not necessarily in your company—to be a mentor.
- Take advantage of training or management development courses your company offers.
- Review past performance appraisals with boss or colleagues to identify current development areas.
- Invite a successful, interesting person to lunch. Plan at least two lunches monthly.



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# ASSEMBLE AN ALL-STAR TEAM BY STARTING AT SQUARE ONE

Sure you know all about team management, but do you know how to build a winning team? That's about picking the right people from the get-go.

Here's how:

**1** **Have diversity.**  
You need visionaries, leaders, implementers, and infrastructure builders and supporters. Visionaries see in the long-term. Leaders have the ability to make their mission everyone else's, and inspire and motivate people. Implementers are best at making things happen. And

builders and supporters create the processes and procedures to keep it running.

**2** **Pick people with the right attributes.**  
That includes:  
• Intelligence. get the smartest people on the team.  
• Track record. They don't have to have MBAs. They just need a background of getting things done. Results.  
• Cooperation. On a grade-school report card, that reads "plays well with others."

**3** **Look for the right people.**  
The best way to find the right people is by talking to as many people as possible. Keep your eyes and ears open for people in the office and other departments who have the right stuff. Get to know them, their goals, and aspirations.

**To me, old age is fifteen years older than I am.**

*BERNARD M. BARUCH (1870-1965), Presidential advisor*

## **WI Medical Credit Association, Inc. Purposes and Objectives**

To promote good will and better understanding between medical managers and associates;

To stimulate interest in educational activities for its members;

To hold regularly scheduled meetings (clinics, workshops and seminars) where members may receive instruction and exchange views and experiences;

To collect, correlate and disseminate materials and information to assist its members to better understand and apply principles of good medical credit procedures;

To keep current on passage and modifications of laws needed for the equal and just protection of patients, hospitals, clinics and doctor's offices;

To coordinate and improve methods of medical credit procedures, patient and insurance collection.

**DEDICATED TO THE IMPROVEMENT  
AND EFFICIENCY OF MEDICAL CREDIT MANAGEMENT**

# STAY OPTIMISITIC AND SUCCEED: IT'S A QUESTION OF ATTITUDE

Successful people are optimistic. They're not idiots- they see the challenges, but they don't lose their confidence. Psychologist and consultant Jill Ammon-Wexler spells out some of the characteristics of "intelligent optimists" that you can learn:

- **Don't deny problems.** You can't pretend difficulties don't exist, but you can live with them while looking for ways to change things.
- **Accept reality.** Though solving problems is vital, recognize what you can't change. Don't get too wrapped up in trying to fix things you can't influence.
- **Don't bury negative thoughts.** Everyone has them- "This will never work," or "Am I wasting my time?" Instead of trying to ignore them, accept them as internal messages but remind yourself that you can overcome them.
- **Look for solutions.** Remember that many problems begin as an attempt at solving a different problem. Searching the background can provide clues to resolving the current difficulty.



## THESE VERBAL TWINS CAN BE A BIT TRICKY



The English language is full of confusion: We drive on the parkway and park in the driveway, and all that. Here are some examples of word usage that might trip up even the most conscientious among us:

- In order to lead, you must get the lead out.
- A farm will produce produce.
- The garbage dump was so full it had to refuse refuse.
- The artist painted a bass on the head of a bass drum.
- The frightened dove dove into the bushes.
- Joe did not object to delivering the object.
- The scientist had to subject his subject to many tests.
- The insurance claim for the invalid was deemed invalid.
- The doctor wound a bandage around the soldier's wound.
- The rowers had a row about how to row.
- The tear in his expensive shirt made him shed a tear.

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