



FEBRUARY 2009

THE VOICE

THE MAGAZINE FOR ACCOUNTS
RECEIVABLE MANAGERS

THIS ISSUE

- EMAIL ETIQUETTE IN THE WORKPLACE
pages 4
- EFFECTIVE APPEAL STRATEGIES AND DENIAL MANAGEMENT
pages 10-13

EVERY ISSUE

- OUR PRESIDENT'S MESSAGE
page 3



Are You Ready to get RAC't?

The Recovery Audit Contractors (RAC) are coming soon.
Are you certain that your claims will not be audited?

- ☞ When was the last time you conducted a claim audit?
- ☞ Is your Charge Description Master current and accurate?
- ☞ Have you conducted internal audits on the RAC "hot" issues?

CAH and PPS hospitals are at risk for significant lost Medicare Program revenues, *even with proper preparation!*

We can help minimize those risks. Call or send us an email today.

John Bartell
(262) 970-9625
jbartell@bahci.com
Tim Eaton
(262) 965-5561
teaton@bahci.com
Christine Ergen
(414) 617-9163
cergen@bahci.com



Solutions, not just answers!



"We've been working with AMERICOLLECT for more than 20 years and have no reason to switch to another agency."

/// In fact, they have reason to stay, says Adria Pekarek of Holy Family Memorial. That's because AMERICOLLECT has consistently collected more for the Manitowoc health care provider than their two previous collection agencies.

AMERICOLLECT's success is based on its Win-Win Collection Concept, a sales approach that creates goodwill and gives consumers payment options. The result: More money for your revenue cycle.

AMERICOLLECT
WIN-WIN COLLECTIONS
WWW.AMERICOLLECT.COM

To learn how
AMERICOLLECT
can help,
call
1-800-838-0100
or e-mail
sales@americollect.com

2008-2009 OFFICERS

• President •

Kathy Pinnow
Columbia St. Mary's Hospital
2311 N. Prospect Avenue
Milwaukee, WI 53211
(414) 319-3090 • Fax (414) 319-3041
kpinnow@columbia-stmarys.org

• Vice President •

Bonnie Frosch
Sauk Prairie Memorial Hospital
80 First Street
Prairie Du Sac, WI 53578
(608) 643-3311 • Fax (608) 643-7147
bfrosch@spmh.org

• Vice President Elect •

Lana Myers
Richland Hospital
333 East Second Street
Richland Center, WI 53581
(608) 647-6321 • Fax (608) 647-6898
lana.myers@richlandhospital.com

• Secretary •

Deborah Gustafson
Beloit Memorial Hospital
1969 West Hart Road
Beloit, WI 53511
(608) 364-5123 • Fax (608) 364-5586
dgustafson@beloitmemorialhospital.org

DIRECTORS

• Jackie Lippe •

St. Joseph's Hospital
3200 Pleasant Valley Road
West Bend, WI 53095
(262) 334-8324 • Fax (262) 334-8484
jlippe@stjosephs wb.com

• Philip Rohs •

Apex Print Technologies
5405 Pheasant Hill Road
Monona, WI 53716
(608) 240-9488 • Fax (608) 554-0003
philr@apexprint.com

• Marlene Schmidt •

St. Vincent Hospital
PO Box 13508
Green Bay, WI 54307-3508
(920) 433-8115 • Fax (920) 431-3161
marlene.schmidt@stvgb.org

• Connie Schmieg •

Memorial Health Center
135 S. Gibson Street
Medford, WI 54451
(715) 748-8152 • Fax (715) 748-8197
schmiegc@aspirus.org

• Jennifer Tarantino •

Aurora Health Care
W231 N1440 Corporate Court
Waukesha, WI 53186
(262) 896-6482 • Fax (262) 896-6490
jennifer.tarantino@aurora.org

• Patty Werdin •

St. Clare Hospital
707 Fourteenth Street
Baraboo, WI 53913
(608) 356-1331
patrice_werdin@ssmhc.com

• Jay Wittchow •

Children's Hospital of Wisconsin
P.O. Box 1997
Milwaukee, WI 53201
(414) 266-6253 • Fax (414) 266-6298
jwittchow@chw.org

STAFF

• Steve Baseley, Business Manager •

Good Samaritan Health Center
601 S. Center Street
Merrill, WI 54452
(715) 539-2171 • Fax (715) 539-5088
steve.baseley@ministryhealth.org

• Dennis Schommer, Voice Editor •

Reedsburg Area Medical Center
2000 North Dewey Avenue
Reedsburg, WI 53959
(608) 768-6203 • Fax (608) 524-6566
dschommer@ramchealth.org



THE VOICE

THE MAGAZINE FOR ACCOUNTS
RECEIVABLE MANAGERS

VOL. 45
No. 1



OUR PRESIDENT'S MESSAGE

Happy New Year Everyone,

We are already one month into the New Year. I hope that everyone had a Very Merry Christmas and Santa brought you everything you wanted! I hope you have all made your new year's resolution and are sticking to it. This year, my resolution is to get the filing done that has piled up on the floor in my office and try to keep up with it on a regular basis.

The New Year means big changes, new starts and a year that will be full of new adventures. It also means changes to CPT/HCPC and price changes to the charge masters. I hope everyone was able to get them in on a timely manner and not have to work on them till the wee hours of the night. The new year also means changes from Medicare and Medicaid as well as the new system that was implemented by Forward HealthCare.

We all have to make decisions that impact our facilities. That's why WMCA strives to give it's members the most educational conferences. As an organization, WMCA provides you with educational programs that will help

with the changes made by the insurance industry as well as changes that are occurring in other specific areas, and ask for feedback of issues that are repeatedly causing problems so that could be addressed at a conference.

Something exciting and new that I like to make our members aware of is that WMCA working with WCCMA on it's first joint meeting and hopefully this will become an annual event.

I do hope that 2009 is not a challenging year for health care. In relation to challenges, there is one that I would like all our members to consider and that is running for the WMCA Board. My time on the board has been a wonderful experience and the friendships are both personally and professionally fulfilling. Please consider this.

So, on behalf of the WMCA board, I would like to thank all of you for your ongoing patronage and wish everyone a very safe and happy 2009.

Respectfully Submitted,

Kathy Pinnow
WMCA President



EMAIL ETIQUETTE IN THE WORKPLACE

In today's rapidly changing workplace, overlooking the value of the written word is easy to do. Writing skills are as important in electronic form as in paper communication. It is important to take an extra moment to review and organize your thoughts before keying them onto the screen and pressing the "send" button. Here are some email tips and a review of email diplomacy:

- To help recipients prioritize email, make the subject line specific.
- Email is a form of professional communication and it is also the property of the employer. Never write anything that would make you uncomfortable if it were published.
- Don't send an email if you are angry or emotional. Cool off, and then review your response. You may find you want to send a more tactful message.
- Ask the writer's permission before forwarding their email directed to you, to others. Sometimes a great deal is lost without the context of that original conversation, and misunderstandings by third parties can result.
- Be careful about identifying some email as "urgent." Use this warning sparingly, or you may find yourself in the same predicament as the boy who cried wolf too often.
- Be discriminating when sending lengthy attachments. They take time to download, as well as time to read.

- When replying to a question, copy only the question in your email, then provide your response. Don't send a message that only reads, "Yes." It's too blunt and the message could confuse the reader.
- If you have not had correspondence with someone, introduce yourself with your first email by identifying your company, area of interest, background, etc.
- Add contact information at the bottom of your email messages in each one that you send. Include your name, title, email address, company, phone and fax numbers, and web site address.
- DON'T TYPE IN ALL CAPS. This can be perceived as "shouting" via email.
- If you aren't able to check your email for a period of time, be sure to leave an outgoing message indicating the date when you will be reading and responding to your messages.

Remember, email is still a written medium, and it is important to review outgoing communication for spelling errors, incomplete sentences, or grammatical errors.

Interested in learning more about enhancing your communication skills at home or at work? Contact Heitzinger and Associates, your Employee Assistance Program, by calling 1-800-362-3902, ext. 1310, 24 hours/day, 365 days/year.

**Only you can be yourself.
No one else is qualified for the job.**

**Managers
Looking
For A
New Job?...
or looking
for someone
to fill a job?**

Call, Fax or E-mail

**WMCA
Placement
FREE
Service**



Voice Editor

Dennis Schommer

Reedsburg Area Medical Center

2000 North Dewey Avenue

Reedsburg, WI 53959

(608) 768-6203

Fax (608) 524-6566

dschommer@ramchealth.org

All Information
Confidential!

2008-2009
COMMITTEE
ASSIGNMENTS

Annual Institute:

Bonnie Frosch – Chair
Kathy Pinnow
Marlene Schmidt
Lana Myers
Jennifer Tarantino
Steve Baseley
Patty Werdin
Philip Rohs

Quarterly Meetings/Workshops:

Bonnie Frosch – Chair
Lana Myers
Jennifer Tarantino
Jackie Lippe
Steve Baseley

Nominating:

Kathy Pinnow – Chair
Bonnie Frosch
Patty Werdin
Connie Schmiede
Deborah Gustafson

Ad Hoc Committee-Operations:

Kathy Pinnow – Chair
Steve Baseley
Marlene Schmidt
Jackie Lippe

Accounts Receivable/Audit/Surveys:

Jennifer Tarantino – Chair
Jackie Lippe
Steve Baseley

Membership/Registration:

Kathy Pinnow – Chair
Connie Schmiede
Philip Rohs

Marketing:

Patty Werdin – Chair
Jay Wittchow
Philip Rohs

By-Laws:

Deb Gustafson – Chair
Marlene Schmidt
Lana Myers

Finance/Legislative:

Jennifer Tarantino – Chair
Deb Gustafson

Voice Advertising/Job Placement

Dennis Schommer – Chair
Jay Wittchow
Marlene Schmidt

2009

MEETING CALENDAR

February 13, 2009 • *Paper Valley – Appleton*
~ Quarterly Meeting ~

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

Aug. 12, 13 & 14, 2009 • *Country Springs – Waukesha*
~ Annual Conference ~

Flexible people never
get bent out of shape!

A QUIZ ON THOSE LITTLE CRISES

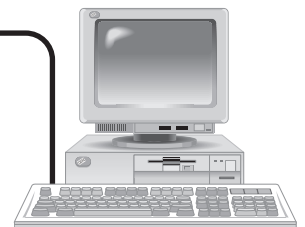
The answers to these questions will tell you if your front-line employees are ready to handle those little crises that occur in any business:

- Do employees know what to do if the lights go out or the computers go down?
- Do you encourage employees to handle difficult situations creatively? A little independence and sense of control will build their confidence, maturity and good judgment.

- Do employees know that you'll welcome their suggestions for improving the system?
- Do you praise those who perform heroically to satisfy customers? Doing so will encourage others to do the same.
- Do you spend some time in the trenches so you can see first-hand any faults in your policies?

Source: *People Matters*, 15200 E. Girard Ave., Ste. 2300, Aurora, CO 80014.

VISIT OUR WEBPAGE AT
[HTTP://WWW.WMCAWEB.ORG](http://www.wmcaweb.org)



MEMBER NEWS

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

AMERICOLLECT, INC. WINS SMALL BUSINESS SUCCESS AWARD

Manitowoc, WI October 31, 2008. Wisconsin Court Report Magazine awards Americollect, Inc. with Small Business Success award for "Solid Growth" in 2008.

Wisconsin Corporate Report, partnered up with UW-Oshkosh College of Business, and Associated Bank to choose Americollect, Inc. As Solid Growth Winner. Americollect continues to constantly adapt to the ever changing market, overcoming adversity, and committing to their action plan which has lead to their rapid success and growth. This process is referred to as "Win Win" collections. To learn more about Win Win go to www.americollect.com

The mission of Wisconsin Corporate Report is to provide insight on business statewide so that Wisconsin business executives have the information, advice and inspiration they need to run successful businesses. When asked what other variables were involved which lead to the ongoing success of Americollect Inc. Gretz stated, "We never overpromise our clients and we're honest about what we do," who has actually turned down business that his company could do, but wasn't what it did best. "Integrity is very important to me. I think that approach, coupled with our philosophy and our steady growth, has really contributed to our ongoing success." I am extremely

honored to have won this award, it is definitely a compliment to all of our clients, who continually support Americollect Inc. Our clients specifically allow us not only share, but carry out their mission, vision, and values.

About Americollect, Inc.

Americollect Inc. continues to serve the state of Wisconsin, and the Midwest as a certified collection agency. Americollect proudly shows its diversification by partnering with clients in Healthcare, Utilities, Government, Cellular, Cable, and NSF check collection. For more info on Americollect's diversification please click on: www.americollect.com. Our mission is to partner with our clients to collect their accounts as quickly and professionally as possible while maintaining and building our client's reputation and following the rules that guide us. Americollect partners with our employees to help them grow as individuals and give them an opportunity for a rewarding career in the collection industry. Americollect partners with consumers in collections to help them organize and prioritize their credit life and money management. Americollect must always understand the consumers to be successful.

Americollect's corporate headquarters is located in Manitowoc, WI. To learn more, please visit www.americollect.com

STATE COLLECTION SERVICE, INC. EARNS TOP INTEGRITY HONOR FROM WISCONSIN BBB

MADISON, WI-State Collection Service, Inc. (STATE), a nationwide collection agency serving healthcare providers, utilities, government as well as financial and commercial customers, announced today it has received the prestigious Wisconsin Better Business Bureau (WI BBB) Integrity Award for 2008. The WI BBB Integrity Awards were created to gain public recognition for businesses that go "above and beyond" in serving their customers, suppliers, employees and communities. State Collection Service (www.statecollectionsservice.com) earned the award after an independent panel of judges evaluated all entries for 2008 and determined that STATE has consistently demonstrated high standards of behavior in its business practices. this award bestowed on STATE is particularly noteworthy at a time when the collection industry's largest trade group, ACA International, seeks to improve the public image of the collection industry and association members have been encouraged to make responsiveness to consumers a top priority. The WI BBB Integrity Award recognizes STATE's longstanding commitment to this practice. Commenting on

the award, State Collection Service President and ACA Past President Tom Haag noted, "We are humbled and honored to receive this prestigious award. It is a culmination of our staff's commitment to our goals of Service, Integrity, and Results. It also speaks well of our Professional Practices Management System (PPMS) certification. We take our PPMS certification very seriously and it is the primary driver of how we conduct business; it is no doubt one of the primary drivers of the WI BBB's outside judges' decision to grant us this year's award." According to ACA International's website, "PPMS is a management system for collection agencies based upon developing, implementing and adhering to a set of industry-specific professional practices and policies." PPMS covers 18 distinct areas of operations, and certification holders are free to define their own procedures in relation to the standards.

For more information, contact:
Tom Haag, President and CEO
800.477.7474 • tomh@stcol.com

OH, MY ACHING BACK



Research shows that back pain is one of the biggest reasons people miss work. But is there anything the average person can do to keep his or her back healthy? You bet, say the people at Harvard Medical School www.health.harvard.edu. Here are their recommendations:

- **Keep fit.** This is the most important thing you can do to maintain your back's health. If you've had an episode of back pain already, you'll want to consult your physician and get started with a fitness program appropriate for you. Generally, a program that focuses on strengthening your back and abdominal muscles will be ideal. Activities such as bicycling (regular or stationary), swimming and walking are ideal. That's because these are low impact activities that strengthen the back and abdominal muscles and stimulate endorphins, which help kill pain.
- **Watch your weight.** Added weight adds to the load your spine must carry and increases the chance for a painful episode.
- **Don't smoke.** Research has established a link between smoking and back pain. Scientists believe nicotine hampers the flow of blood to the vertebrae and disks. Smokers tend to lose bone faster than nonsmokers, which puts them more at risk for pain.
- **Lighten up.** If you carry a backpack, purse or briefcase, try to streamline and carry only what is necessary. Don't carry the load on one side. Keep the items as close to the center of the back as possible when using a backpack.
- **Don't remain standing or sitting in the same position for too long.** Take breaks to stretch and shift your position. When possible take short walks to loosen up.
- **When sitting, keep your knees a bit higher than your hips and bend them at a 90-degree angle.** Sit with your feet comfortably on the floor. If your feet don't reach the floor, put a book or small stool under them.
- **Choose an office chair that offers proper support.** That means you'll want one with an adjustable backrest, lumbar support, armrests and wheels. Also, make sure you set up your workspace so that you don't have to do a lot of twisting.
- **Sleep on your side if you can.** You'll also want to curl your body up a bit. Choose a pillow that keeps your head level with your spine. Your mattress should be firm enough to support your spine-that means it doesn't sag into your bed.

For more information, check out Harvard's *Low Back Pain: Healing Your Aching Back* (\$16 electronic; \$24 electronic and print) (www.health.harvard.edu/special_health_reports/Low_Back_Pain.htm?utm_source=HEALTHbeat&utm_medium=email&utm_campaign=100407).

An Excellent Company... Expect Something Special

"Where Total Performance Is the Standard."

a wholly owned subsidiary of Asset Management Outsourcing, Inc.



Contact: Randy Lengling • 1-800-759-9121 • Ext 2050

AMO Recoveries, Inc. • 6737 W. Washington Street, Suite 3118 • West Allis, WI 53214
Metro Milwaukee Area

GRAPE JUICE: THE NEW RED WINE?

Concord grape juice stimulates an arterial relaxation effect similar to that credited to red wine, laboratory research has found. The results were presented at the WineHealth 2007 Conference in Bordeaux, France. In fact, the grape juice produced a prolonged relaxation effect that red wine has not been cited as stimulating. Researchers say the grape juice causes a vasorelaxation effect by stimulating the production of nitric oxide, which is known to be important in maintaining healthy, flexible blood vessels and helps support healthy blood pressures. The effect of the grape juice lasted for up to six hours, significantly longer than effects noted from red wine. The research seems to point to the benefit coming from the grapes themselves, rather than the alcohol. Concord grape juice is believed to have a blood-pressure-lowering effect, so if you're looking for an alternative to the red-wine fix, this may be the answer.



WHEN SILENCE ISN'T GOLDEN

Sometimes there is wisdom in saying nothing. However, saying nothing can run its own risks when there is something that needs to be communicated. If you're the silent type, experts say you run the risk of unnecessary misunderstandings if your lack of communication is merely an avoidance tactic. Saying nothing, especially when emotions

are involved, is akin to handing someone a blank slate-that person may fill in the void with the script that is undoubtedly unfolding in his or her mind. Instead, a few well chosen words can bring clarity and relief to all. You don't have to say much, but ignoring trouble spots can buy you exactly what you're probably trying to avoid-more trouble.

State Collection Service, Inc.

Quality you can trust...
Experience you can count on!



- ◇ A/R and Debt Collection solutions since 1949
- ◇ PPMS Quality Assurance Certification
- ◇ Industry Certified Healthcare Collectors
- ◇ Call Recording Technology
- ◇ Industry Certified Trainers
- ◇ 50-State Compliant
- ◇ State Online- Secure client access website
- ◇ "Patient-friendly" collection approach



Service.

Integrity.

Results

Contact us to learn more: 800-477-7474

www.statecollectionservice.com

WISCONSIN MEDICAL CREDIT ASSOCIATION BOARD OF DIRECTORS MEETING HIGHLIGHTS

- The meeting was called to order at 5:00 PM by Kathy.
- Minutes of the October 9, 2008 Board meeting were reviewed and approved.
- Shawn Gretz presented a report on the 2010 MegaConference. Steve Baseley and Jennifer Tarantino have offered to represent WMCA on the planning committee.
- Steve presented the Business Manager Report, including the October and November 2008 Financial Statements.
- Jennifer, Steve, and Brian presented a draft of a WMCA budget for the coming fiscal year. They also proposed a new financial statement format that will include a comparison to the YTD budget. Jennifer moved to approve, Patty seconded, all approved.
- Patty, Phil and Jay reported on recent updates to the WMCA website.
- Brian reported on recent developments with the WI Office of the Commissioner of Insurance and their work on national payer billing problems. WHA is sending samples of problems to the OCI.
- Steve reported on recent meetings with WCCMA and plans for a joint conference in October 2009. Additional work will continue with members of the WCCMA Board.
- Steve reported that WMCA has applied for, and received, a MasterCard debit card.
- Lana reviewed survey results from the October Quarterly Meeting.
- Bonnie reported on the status of the joint meeting with WAHAM to be held in February 2009.
- The meeting was adjourned at 6:30 PM by Kathy.

Respectfully submitted,
Deborah JB Gustafson
WMCA Secretary

**“Anger is the only thing to put off
till tomorrow.”**

—SLOVAKIAN PROVERB

The Billing Pros



THE CVIKOTA COMPANY
www.cvikota.com

Revenue Cycle Management

Medical Billing Services

Electronic Document Storage and Retrieval

Practice Management Software



Call us at 800-657-5175 to find out more.

REVENUE CYCLE STRATEGIST

EFFECTIVE APPEAL STRATEGIES AND DENIAL MANAGEMENT

By Sonja Allen

Healthcare providers today are faced with an increasing uninsured population and decreasing third-party payer and government payment. Because of the challenges created when these two scenarios converge, providers need to explore alternative and widely overlooked sources of revenue. There is a reservoir of underutilized knowledge, tools, and business tactics that every provider should be aware of and be prepared to implement into business practices to help realize maximum revenue potential.

Effective Management of Slow-Paying Claims

Wrongfully delayed claims represent a large portion of the claims bogging down cash flow for many providers. It is important to examine the issue of slow-paying claims because of the varied and severe impact that this occurrence can have on a provider's bottom line. Late payment of claims leads to a vicious cycle of financial instability affecting the provider's capacity to operate efficiently and provide high-quality patient care. Incorporating effective practices for the management of slow-paying claims may be particularly necessary to combat persistent problems with payers that use aggressive tactics to wrongfully delay payment.

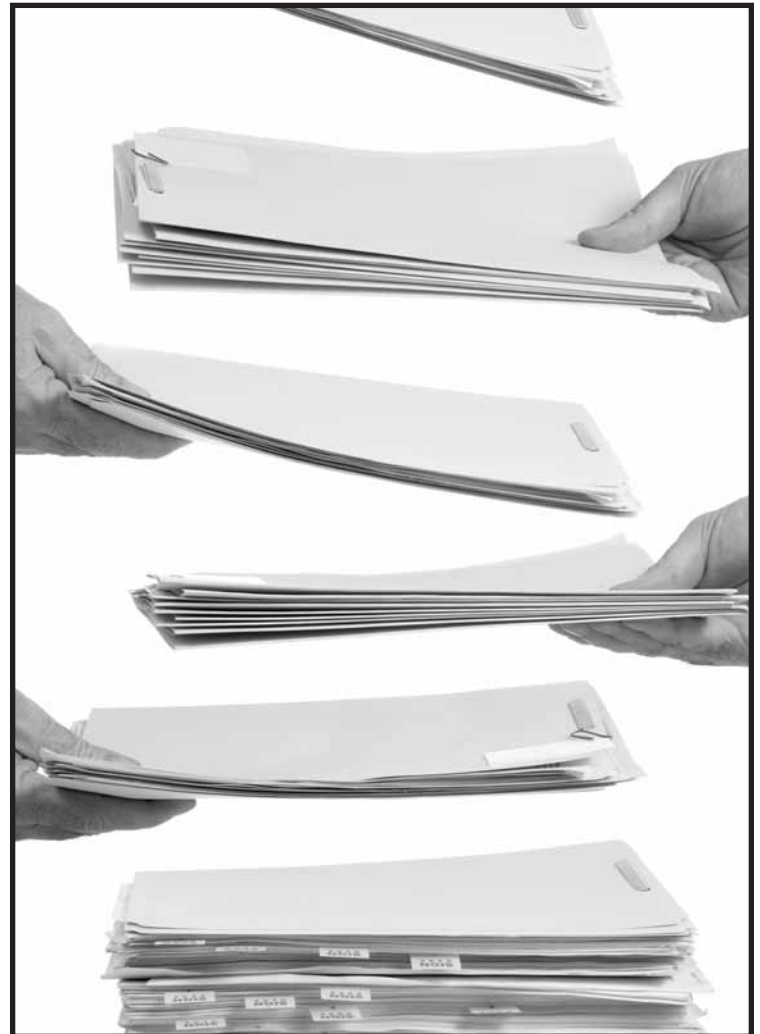
The first step to effective management of slow-paying claims incorporates a practical approach. Simply, providers should become knowledgeable of the laws that obligate the prompt payment of claims by payers and that set standards for the fair processing of claims overall. almost every state in the country (plus the District of Columbia) has passed laws that mandate the payment of adjudication of medical claims within certain time-frames. Knowledge truly does equate power in this instance. To fully exhaust the benefits afforded under these laws to the provider's own end, as well as meet any obligations imposed upon providers in these laws, providers need to maintain an accurate and up-to-date database of prompt-payment laws in states in which care is rendered, in which payers are based and licensed, and in which patients reside and work. Depending on various factors, that action could amount to considerable information for tracking purposes. However, such efforts often prove to be well worth the undertaking and foresight.

Costly accumulation of wrongfully delayed claims can be greatly diminished once providers are in a better position to enforce payer compliance with applicable prompt-payment laws. Enforcing compliance with the law can consist of two very important measures:

- Escalating demands for prompt payment above the claims processor level to the supervisor or legal department level
- Maintaining good records

Second, providers should ensure that knowledge is accessible to the personnel managing and affecting the revenue cycle of claims. Accessibility and the ability to effectively incorporate the statute language in the collections process will require enhancement of staff training on some level. However, being able to engage in complex legal analysis will not be required. The base requirement should be for the personnel to recite basic principles and concepts from the laws in layman's terms. One way to effectuate this would be to have the applicable language scripted for employees and readily available. Creditability and knowledge are powerful weapons in the defense of billed charges and services. Consistent use of a steadfast aggressive approach that demands strict compliance by payers will put payers on notice that your organization is fully aware of its rights and obligations under the law, and it will identify your firm intent to hold the payer to its legal obligations.

Third, providers should contract for prompt payment in provider agreements. Such contractual terms should in the very least comport with statutory standards, but also provide further protection where warranted. Essentially, providers want to motivate prompt payment using strict



contract language and penalties for noncompliance. For instance, late payments should be subject to an interest penalty or a revocation of discount. More or less, when a payer fails to make payment within the specified time period as stipulated under a provider contract, the payer should lose the benefit of the negotiated payment rate and be responsible for the payer's full charges for the claim.

Deficient contracts produce loopholes favoring the payer to the provider's disadvantage, particularly when the applicable laws are silent or insufficient to address the needs of all parties. Whatever the source of the obligation—contractual or statutory—payers should be held to the following basic constraints:

- A processing/payment deadline
- Claims submission and processing guidelines, including a deadline for submission of claims, a deadline to request additional information, and a provision stimulating that there is a presumption of claim receipt by the payer based on a certain set of circumstances or amount of time
- A clear definition of a clean claim or a deficient claim
- Penalties for late payment that are payable to the provider rather than to some administrative body of the government
- Automatic inclusion of penalties with claim payment

Tips for Writing Effective Appeals

There is an art to drafting effective appeals, but one that can be mastered with just a modicum of diligence. A procedure that incorporates logical, persistent, and aggressive follow-up for denied claims will decrease the dollars that are unnecessarily written off as uncollectible for that reason.

First, adopt rules of written persuasion as follows:

- Outline the pertinent facts to support your argument.
- Always lead with the strongest argument.
- Always use a stern but courteous tone, refraining from making personal attacks.
- Point out the omissions and errors of the opposition.
- Draw logical conclusions, stating them in plain language.

A useful strategy when implementing these simple rules is to structure the appeal using the IRAC method:

Issue: What is the true issue preventing the insurer from paying the claim?

Rule: What is the legal authority, contractual provision, or general principle governing the issue? Is it the strongest rule/argument governing the issue at hand?

Analysis: How are the facts governing the claim at hand analogous to the rule? How are the facts governing the claim at hand distinct from the rule?

Conclusion: What is the “theme” of the appeal in one or two sentences? What remedy are you seeking and within what time period?

One additional strategy for effective appeals writing is to

use a payer-specific approach. There will be laws, compliance issues, and extenuating circumstances that should be accounted for in the approach taken in any appeal (e.g., fully-insured versus self-insured, contracted versus noncontracted, government payer versus private insurance carrier, etc.). Circumstances may dictate, for instance, that the appeal be sent within a certain time period and via certified mail, that the patient and employer be notified regarding the handling of the claim, that the provider network representative be notified as appropriate, or that the appropriate governing agency be copied on the appeal.



In other instances, the patient may need assigned benefits and/or a signed authorized representative form.

Whatever the circumstances may be, it is important to keep in mind that even unsuccessful appeals are important. Establish yourself as an aggressive business office. Doing so may even have the residual effect of shaping up the payers and forcing global compliance and fair practices on their part. If nothing else, the patient receives high-quality customer service and well-rounded care. This is great public relations for hospitals in a day and age when hospitals are struggling to present themselves as community advocates.

The Importance of Denials Management

Denials may be an inevitable part of insurance claims processing. The fact of the matter is that there are often two divergent sets of interests that naturally lead to disputes concerning such matters as the proper rate of payment on a claim or whether treatment was medically necessary. Your healthcare organization may see as many as 20 percent of submitted claims denied by payers. This can amount to millions in lost revenue. As such, denials management is an important step in enhancing revenue and reclaiming financial stability. If it is carried out correctly and consistently, a denials management program can replace more than half, maybe even as much as three-quarters, of the lost revenue linked to denied claims. Furthermore, a systematic approach will contribute to the success of any denials management program. This system should include effective appeals strategies, contract management, and a technology component.

continued on page 12

Through an automated system of reporting, providers should identify the most common denial reasons received from carriers. This tracking process should also identify the internal sources of the denials and highlight the problem payers who are major offenders. The data collected from these reports can be used in various ways to revitalize revenue.

As part of provider relations resolution strategy, providers using data collected from the reporting component of a denials management system can develop spreadsheets to illustrate accounts by issue type and frequency and present the information to payers at payer meetings. The same approach should be used when negotiating contracts. By highlighting problem areas, providers can better negotiate higher rates and more favorable terms that specifically address those common denials and other payer issues. Being able to readily identify the source of the denials will also allow your organization to distinguish which denials are preventable and at which stage of the claim cycle the problem typically arises.

Educating the departments on these issues will significantly decrease the denials having an adverse effect on your organization's bottom line. Therefore, knowledge transfer among various departments (e.g., patient access, medical staff, patient financial services, and case management) is crucial if maximum results are to be realized.

The suggested changes in process and procedure outlined above require a technological component that precipitates cost and implementation concerns for some providers. However, weighing the costs and benefits together, the benefits of automating denials management and incorporating a sound reporting system are considerably more prominent. Be proactive, be knowledgeable, and be assured that positive results will follow that can be measured in increased revenue and decreased denials.

Persistence and Diligence

More than 50 percent of appealed claims are eventually paid. However, persistence and due diligence on the part of the provider are crucial to bring about this result. Providers concerned about the impact of claim denials and payment delays on financial stability should always approach such issues using a systematic, organized, and aggressive management style. Take proactive measures designed to combat delays in payment. And when denials are issued, always weigh the merits of the denial and appeal appropriately, demonstrating your organization's knowledge and willingness to hold the payer to its legal obligations.

Sonja Allen, JD, is managing attorney, AHC, Inc., Manassas, Va. (sallen@ahcinc.com).

Reprinted, by permission, from Revenue Cycle Strategist, February, 2007, pages 1-3. copyright 2007 by the HEALTHCARE FINANCIAL MANAGEMENT ASSOCIATION.

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**



**BONDED COLLECTORS
OF WISCONSIN, INC.**

2425 Airport Road
P.O. Box 83
Portage, WI 53901
608-742-4124

If you answer **YES** to any of these questions
you need to call **800-873-2560 TODAY!**

- Do you want an agency that collects more accounts than they return? (Efforts Exhausted?)
- Do you want an agency that does not set limits for litigation amounts?
And Collects on all balances?
(Why the limits? Not enough profit for who?)
- Do you want a live contact? Tired of voice mail, being just another number and lost in the shuffle?
(You deserve immediate service!)

Your goals are not too high to expect your agency to work all accounts—not just the easy recoveries. You deserve an agency that will recommend litigation on small as well as larger balances. We guarantee you will receive prompt, professional and courteous service.

Specializing in Medical Recovery with a combined 100+ years of experience.



I am convinced that life is 10% what happens to me and 90% how I react to it. And so it is, we are in charge of our attitudes.

We cannot change our past, we cannot change the fact that people will act in a certain way. We cannot change the inevitable. The only thing we can do, is change our attitude.

—Submitted by *Bud Ziesberger, Allied Healthcare Partners*

“Success isn’t permanent, and failure isn’t fatal.”

—MIKE DITKA, *Football Coach*

OutSource
will make it happen!

Customized Accounts Receivable Partnerships

Compliance

Consulting, Training and Education

Monitoring and Auditing

Toll Free (800) 799-7469 www.outsourceinc.org

Your Partner In Receivables Management



TIPS FOR RECOVERING BAD DEBTS

According to the Wisconsin Hospital Association (WHA), the economic downturn gripping the nation has put an unprecedented strain on hospitals.

In November, 2008, WHA conducted a survey of the state's non-profit hospitals. The survey results reveal a deteriorating financial picture for these facilities for the first three quarters of 2008: compared to the same time period in 2007, bad debt increased 19.6% and charity care increased 19.1%.



This increase in bad debt stems from both the increase in high-deductible health plans and the increase in number of people who have no health insurance. Although data had not been compiled for October and November as part of this survey, WHA said that early indications suggest these months were even worse for hospitals than the previous three quarters of the year.

As bad debt figures continue to rise, more healthcare providers are combating this negative effect on profitability by turning to companies specializing in the collection of overdue receivables.

According to Pauline Kussart, owner of the Stark Agency, a receivable recovery firm located in Madison, there are a number of steps healthcare providers can take to increase opportunities to recover more of their outstanding debt:

- **Acknowledge The Impact:** the first step to improving receivable performance is to acknowledge and communicate the impact that underinsured and uninsured patients have on your profitability. Knowledge is power, so make sure staff members understand how what they do impacts the bottom line. Make sure they understand that the first point of contact is the single most important connection you can make to improve revenue collections.
- **Emergency Room Intake Policy:** Because of the steady increase of uninsured and underinsured patients visiting healthcare emergency rooms for treatment, healthcare providers should incorporate intake policies that focus not only on getting the necessary patient contact and financial information, but also on clearly communicating to patients their payment obligation. Make sure that all the appropriate signatures and co-signatures are secured and that, whenever possible and/or appropriate, co-pays are met prior to discharge.
- **Strategic Partnership:** Outsourcing as a viable alternative for healthcare receivable management will continue to grow. As such, healthcare providers should embrace this as an opportunity to align themselves with receivable management companies that provide a variety of services. Think customization. Receivable management companies, in most cases, have the ability to develop debt recovery programs that are uniquely suited for your particular needs including Early Out Programs, Onsite Collection Training, Letter Service, Extended Office, and Second Placement services. Other tools such as the development of your own internal database of in-depth patient employment and financial information will help you and your staff make better and more informed decisions when structuring payment arrangements.
- **Lean on Vendors:** while the healthcare receivable management industry is competitive, vendor technology and industry associations are often willing to share best practices and otherwise support your organization as part of a relationship-building initiative. Healthcare providers can benefit greatly from being exposed to the expertise of an outsource vendor without taking on additional capital expenditures.

Once the decision has been made to partner with a receivable recovery firm, it is very important to find a firm that meets the unique needs of your facility and with whom you are comfortable working. If you would like to receive a free copy of The Stark Agency's brochure detailing what to look for in an effective receivable management firm, please contact Eric Summers, director of business development for The Stark Agency at: 877-274-7764, ext 238 or esummers@hestark.com

MONTHLY OVERALL WORK EVALUATION

Name: _____ Date: _____

KNOWLEDGE:

- Really knows what he's doing.
- Knows just enough to be dangerous.
- Only half a brain and is dangerous.
- His coffee cup has a higher IQ.

ACCURACY:

- Does excellent work if not preoccupied.
- Pretty good accuracy with large numbers.
- Must take off shoes to count above 10.
- What's a number?

ATTITUDE:

- Extremely cooperative.
- Brown noser in good standing.
- Often annoys co-workers and fights.
- Doesn't care, never did, never will.

RELIABLE:

- Works so hard he gets extra days off.
- Very dependable.
- Rely on his being the first one out the door.
- Absolutely, totally worthless.

APPEARANCE:

- Extremely neat and clean.
- Looks great on his day off.
- Flies take him over fresh manure.
- Dirty, filthy, smelly and ugly.

PERFORMANCE:

- Works hard if money is involved.
- Does great work-at evaluation time.
- Works well after 10 cups of coffee.
- Couldn't do less if he were in a coma.

LEADERSHIP:

- Carries chainsaw and gets good results.
- Macho attitude. Commands total disgust.
- One time some people listened to him whine.
- Unable to lead even the most ignorant.

I understand that I have been counseled and understand my rights under the privacy act of 1974. I further acknowledge that I am as useless as a football bat, and I will make some attempt to correct my deficiencies.

Employee signature

—from AhaJokes.com

SHOW YOUR APPRECIATION FOR APPRECIATION

The cost of praising someone is nil-but a recent study has found that the payoff can be huge.

When employees want to be praised, it means they care to be seen as competent, hardworking members of the team. Good managers want satisfied, motivated, and productive staff members. A Personnel Today survey of 350 HR professionals has found that the greatest factor in workplace productivity is a positive environment in which employees feel appreciated. The survey reports that two-thirds of the respondents said they felt a lot more productive when they received recognition for their work, while the remainder said they felt a little more productive.

Just feeling productive can be motivating in itself. When workers don't feel productive, frustration sets in, according to 84 percent

of the survey respondents, and 20 percent said they felt angry or depressed when they weren't able to work as hard as they could.

Here are three tips on providing praise effectively:

- Be sincere. Give praise only where it is due.
- Give public praise. Your goal is to encourage the employee to keep up the good work, while simultaneously encouraging others to put out greater effort. Praising in public is a good way to raise general morale.
- Be specific in your praise. Name exactly what it is the employee has worked on and what he or she has accomplished. Don't just say "Well done, John." Remember that if the employee feels the praise isn't genuine, it could have a negative effect.

VOICE ARTICLES

MATERIAL FOR THE VOICE SHOULD BE SENT TO:

Editor, VOICE, c/o Reedsburg Area Medical Center, 2000 N. Dewey Ave., Reedsburg, WI 53959.

Subscription rates \$50.00 a year. Subscribers outside the U.S. and Canada add \$1.00 a year for postage. Individual copies \$10.00. All rights reserved. No part of this publication may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, recording or any information storage and retrieval system, without permission in writing from the editor.

Address: c/o WMCA VOICE, Reedsburg Area Medical Center, 2000 N. Dewey Ave., Reedsburg, WI 53959
608-524-6487.

10 WAYS TO RELIEVE STRESS

These days who doesn't need a little stress relief? We all seem to be hurrying some place important most of the time. Here are 10 stress-busting tips from the University of Minnesota's Center for Spirituality & Healing:

- Be completely present for whatever you are doing.
- Include something you consider beautiful in your life on a daily basis, for example, fresh flowers, etc.
- As often as possible, participate in activities you enjoy.
- Keep your pace relaxed-that includes when walking, working and eating.
- Take a break after meals to relax.
- Go outside once a day if possible, and enjoy the simple things in life-the scenery, the weather, etc.
- Take notice of the tension in your body during the day. Breathe deeply and gently stretch any area that feels tense.
- When you catch your mind racing and worrying, breathe deeply and gently shift your focus to something in the moment.
- Wear comfortable, loose clothing whenever possible.
- Don't hold your feelings in day after day. Find a safe place where you can embrace them.

How To PICK A GOOD PASSWORD



The Federal Trade Commission (www.ftc.gov) says you should avoid using the following information as your password for accessing your online accounts.

- Your mothers maiden name.
- Your birth date.
- The last four digits of your Social Security number.
- Your phone number.
- Your address.
- A series of consecutive numbers.
- A single word that would appear in a dictionary.

Your best bet for creating a strong password: Use combinations of letters, numbers and special characters.

WISCONSIN MEDICAL CREDIT ASSOCIATION, INC. GENERAL ADVERTISING RATES

	<i>One time only</i>	<i>Six times w/contract</i>
		<i>(Payable after each issue)</i>
Full Page	\$220.00	\$175.00 ea. issue
1/2 Page (inside) 5" x7-1/2"	180.00	130.00 ea. issue
1/4 Page (inside) 4" x 5"	120.00	95.00 ea. issue
1/8 Page (inside) 2" x 5"	90.00	70.00 ea. issue

Six-time contract ads published in all issues at discount rates.

COPY REQUIREMENTS: The publisher reserves the right to modify or exclude advertisements. All orders subject to cancellation at option of publisher.

MECHANICAL REQUIREMENTS:

	<i>Width</i>	<i>Depth</i>
Full Page	7-1/2"	9"
1/2 Page	7-1/2"	5"
1/4 Page	5"	4"
1/8 Page	5"	2"

EMOTIONAL LEAKAGE

(GETTING MAD AT PETER AND TAKING IT OUT ON PAUL)

By Nancy Friedman, the Telephone Doctor

We've all seen it happen. a coworker comes into work storming angry; mouth turned down in a frown; walks through the office without saying hello to anyone; sits down at his desk and starts barking orders to his coworkers; doesn't come out of his office; and when his phone rings he picks it up and bellow out: "Yea?" Sad isn't it? Something must have happened before he got to work and he carried it right inside the building. Telephone Doctor calls this "Emotional Leakage" and we cure it all the time.

Hey, it's no fun to get up on the wrong side of the bed in the morning. And it's sure not fun to get a flat tire on the way to work or to argue with someone before breakfast. It's unfortunate that some people aren't able to shake it off and move on about their business.

Emotional leakage is getting mad at Peter and taking it out on Paul. Not right, not fair, not fun. Taking a negative emotion out on someone who wasn't involved? How RUDE can you get?

If emotionally leaking on coworkers certainly isn't fair, then emotionally leaking on customers is even worse than not fair. The customer or coworker, in most cases, wasn't involved with whatever put you in a bad mood, so why take it out on them? Few things are more unfair and damaging to a relationship than emotional leaking a negative experience on someone who wasn't involved. And yet, unfortunately it happens every day. At home, in the office, on the streets, in the stores. Sad isn't it?

While shopping the other day, the person helping me was obviously not in a good mood at all. In fact, I think if she smiled her face would have cracked. She gave me one word answers and kept turning her head to see who was coming or going. (I wasn't sure.) Normally, I walk out on that type of service. It's just not worth my time to be treated like that. But this time, I was in a hurry and needed the product. So I did something I don't normally do...I asked her if everything was all right? Was she OK? I tried to

make it sound as though I was interested (even though I wasn't.) But I sure didn't want her negative emotions leaking on me any longer.

With a big sigh, and a sad face, she told me she and her boyfriend had a big fight the night before and she was hoping he'd come by and apologize. "Excuse me," I said, "was I with you?" Believe it or not she smiled and said, "Of course not." Then I nicely told her, "If I wasn't there,

I don't want to be part of that argument."

She started to apologize, as well she should. Then I thought about a vase I had once. I dropped it. It broke into several pieces. My husband, Dick, and I talked about whether we should take it

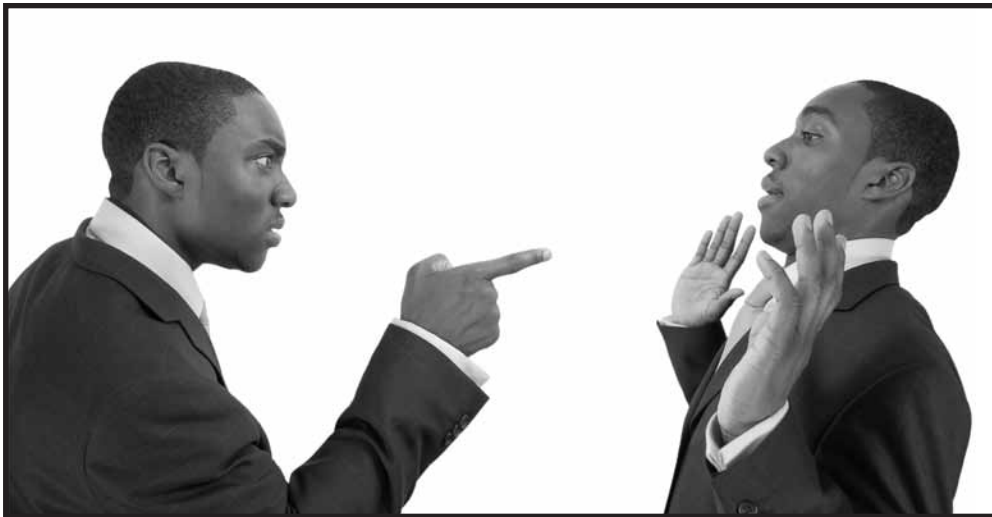
somewhere and have a professional put it back together. Dick said, "We can do that if you'd like, but it will never be the same. You'll always feel the cracks."

And so it is with our coworkers and customers. You can be in a bad mood...be it an argument, a flat tire or breaking your favorite item. And you can apologize, but people still remember how you treated them. How you made them feel. And they will-for a long time, too.

So how do we cure emotional leakage? It's a quick 4-step process. Stop what you're doing. Take a deep breath. Put on a phony smile (yes, you can). Regain your professional composure. And then talk with the person-in person or on the phone. Emotionally leaking on someone is NEVER right.

And, of course, there are times when we'll get emotionally leaked on by others. Think how you feel when that happens to you...and then remember to never emotionally leak on others.

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 or Call 314-291-1012.



Quarterly Meeting Pics



MEMBERSHIP APPLICATION

JOIN WMCA TODAY...

Are you interested in becoming a WMCA member?

NEW-MEMBERS!!!

Join now and pay a reduced membership fee of only \$220
Savings of \$30!

Just complete the application below and send it with your check to:
WMCA
P.O. Box 2005
Fond du Lac, WI 54936-2005
Phone: (920) 923-2735

NAME OF HOSPITAL, CLINIC, DOCTORS OFFICE, OTHER (CIRCLE ONE)

DATE OF APPLICATION

ADDRESS

PHONE

CITY

STATE

ZIP

CONTACT PERSON

TITLE

EMAIL ADDRESS

CONTROLLER OR FINANCIAL OFFICER

ADMINISTRATOR/CEO

DID ANYONE REFER YOU TO THIS ORGANIZATION? PLEASE LIST SO WE MAY THANK THEM.

IF MULTI-HOSPITAL SYSTEM, PLEASE LIST WHICH FACILITY(S) YOU ARE ENROLLING

FACILITY FEE

*\$220.00 X _____ = \$ _____

ADDITIONAL
VOICE SUBSCRIPTION

\$50.00 X _____ = \$ _____

TOTAL DUE \$ _____

- NOTE \$250 MEMBERSHIP FEE INCLUDES "VOICE" SUBSCRIPTION

MEMBERSHIP INFORMATION

Dues are \$250.00 per year payable January 1st, or when necessary, are prorated at \$20.00 per month for a partial year. Provider membership is open to all hospitals, clinics, doctors' offices, nursing homes and other providers of healthcare. Associate membership is open to collection agencies, insurance companies and other organizations providing services to the medical credit industry.

SPECIAL NOTE:

Memberships are in the name of the individual hospital, clinic, etc.
Benefits of memberships are available to all employees of each member facility.



WISCONSIN MEDICAL CREDIT ASSOCIATION VOICE
P.O. BOX 2005
FOND DU LAC, WI 54936-2005

STD PRSRT
US POSTAGE
PAID
MADISON WI
PERMIT #2783

Account Recovery Service

Payment Monitoring
Pre-collection
Collection

*Over 50 years of successful medical collection experience.
Service by professionals . . . for professionals.*

3031 N. 114th Street
Milwaukee, WI 53222

(414) 479-3800
800-598-5521

• Chuck Worgull