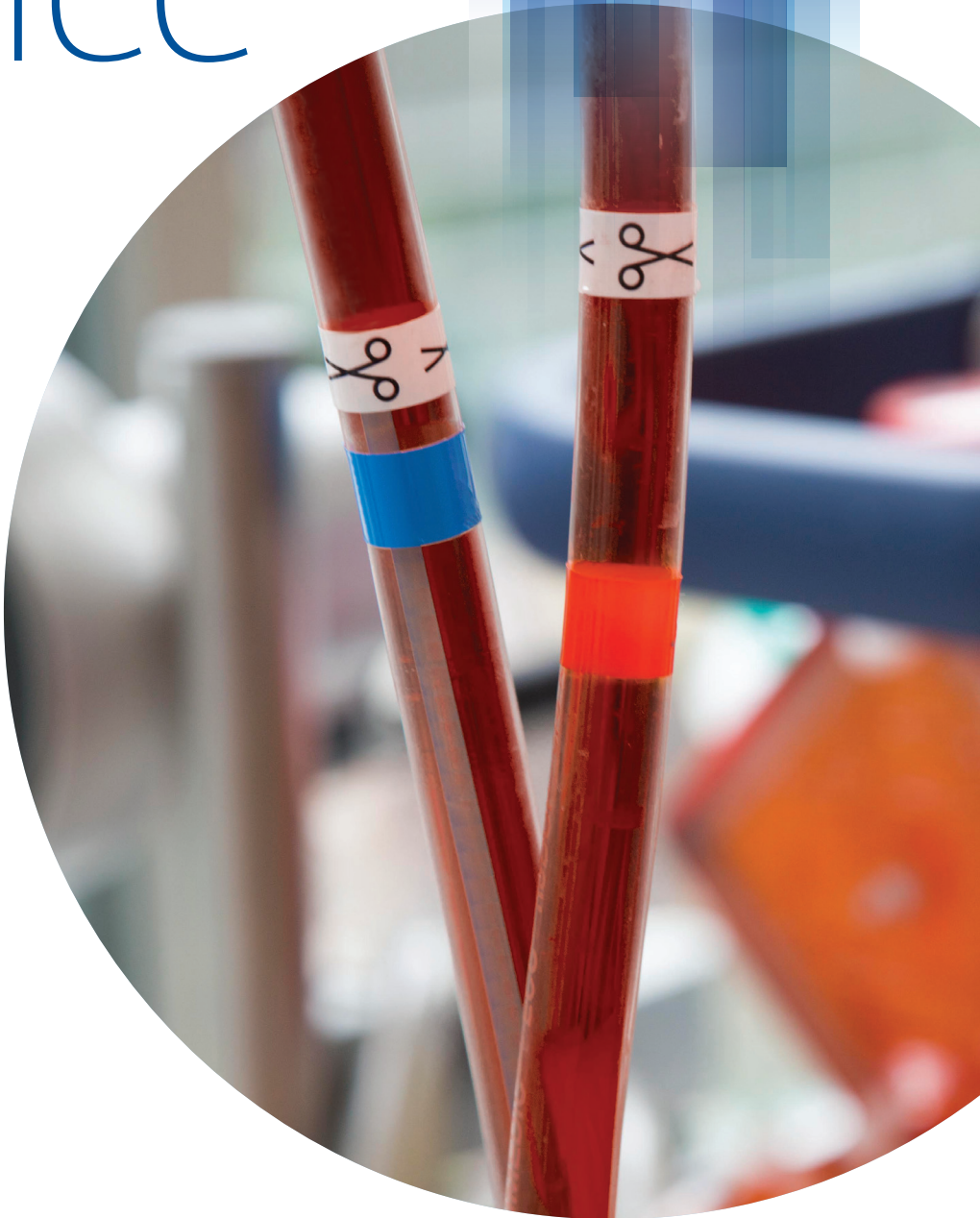




# Clinical Practice Today



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# Closing the Gap on Unpaid Patient Balances

By Shelly K. Schwartz

As much as you may enjoy helping patients, you can't afford to do it for free. "With the rise in high-deductible plans and self-pay patients, practices are having to operate a lot differently than they used to," says Tamra Swindoll, president of Catalyst Consulting in Austin, Texas.

## Personal Communication

The best-performing practices, says Swindoll, contact patients who don't respond to reminder notices of overdue bills. "In this day of technology and automated payment systems, sometimes you still can't replace the good old live conversation," she notes, adding that a call can shed light on what would have otherwise been assumed.

## Payment Options

Practices must also make every effort to collect what they can at the point of care, recommends Jamie Claypool, a medical practice consultant with J. Claypool Associates in Spicewood, Texas. "Give patients as many payment options as possible, including credit card, check, and third-party financing through groups like CareCredit."

## Written Documentation

Claypool also says that all medical practices should ask patients to sign a written collection policy that

clearly delineates what they can expect from your office and what you expect from them (eg, confirmation of eligibility prior to appointments or a 25% up-front deposit for surgeries). Your patients, in turn, must agree to pay their balances on time. The written policy should also indicate when an unpaid bill will be sent to a collection agency.

## Estimated Costs

At the same time, says Claypool, provide patients with estimates ahead of time for how much their office visit or procedure will cost. "Good eligibility information from the start gives patients the opportunity to accept or deny care based on their ability to pay," explains Carol Gibbons, another consultant with Catalyst Consulting.

## Standard Fees

In cases where co-pays and deductibles cannot be determined ahead of time, Claypool suggests that practices collect a standard visit fee. "If you don't know how much to collect, at least get something," she says. "Co-pays and deductibles are higher now, so have a standard amount that you charge for all visits and settle up later with a refund if necessary."

Ultimately, practices that hope to minimize unpaid balances should set expectations that out-of-pocket fees will be collected at every visit. 