



# The Self-Pay *AcceleRator*

## Strategies to *Accelerate* Your Self-Pay Recoveries

Volume 1 • Issue 2

## Improving Patient Satisfaction...

### Developing Your Customer Service Representatives

One of the most difficult aspects of your job as the head of a patient accounting function is that of recruiting, training, and retaining a qualified staff of Customer Service Representatives. Excellence in each of these areas is essential, independently as well as collectively. Remember, you can recruit the best talent in the world, but if you don't do a great job of educating and motivating them, you will be doing your hospital and the individual a great disservice.

Good candidates for a Self-Pay Representative typically come from one of three places. The first and most obvious source for recruiting is from other hospitals or healthcare facilities. These candidates bring healthcare experience as well as firsthand knowledge and understanding of provider issues and concerns in collecting patient receivables. They are familiar with insurance processing and they understand how to interpret medical forms and terminology.

You may also recruit candidates from other insurance companies. These candidates also bring useful healthcare and claims management knowledge that can prove to be very beneficial in resolving

payment liability.

Finally, banks and financial institutions also provide an effective resource for recruiting. Candidates with direct collection background understand the "art" of collections, that delicate balance between diplomacy and determination. What these candidates lack in healthcare knowledge (which you can accommodate with a good training program), they make up for in drive and skill.

Your staff should include a mix of candidates from all of these sources. Recruiting candidates with varying experience and background will provide you with a well-rounded team, with individuals who each bring useful tools to the job which they will then share with each other and with you!

The training you provide, particularly in the area of effective customer service, is an investment that pays for itself over and over again. Teaching your staff how to conduct business with "a smile in your voice" is what will make you stand out from your competitors. This is the thing that produces "thank you" letters instead of complaint calls.

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## The Real World

This month I interviewed Chris Williams, Director of Central Business Office, Southern Piedmont Region, for Novant Health in Charlotte, North Carolina. I asked Chris to provide his perspective on recruiting, training and motivating the Customer Service Representatives in the business office.

Mark: "What qualities and/or experience do you look for when Recruiting Customer Service Representatives?"

Chris: "It always helps to find an individual that has been in the 'trenches' and understands they can be the difference maker on a customer's perception of the organization. Attitude is the most important quality!"

Mark: "What are some of the 'red flags' that would cause you not to hire an individual for this position?"

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## Did You Know?

"In 2005, the U.S. Department of Labor statistics estimated that the number of people in older age groups, with much greater than average health care needs, will grow faster than the total population by 2014."

HBCS is holding its annual Users' Group Conference October 25<sup>th</sup> – 27<sup>th</sup>, 2006. The host for this year will be Novant Health in Charlotte, NC. Call Jamie Macinanti with questions: 781-279-8465.

The HBCS Liaison's Group will be meeting in New Castle DE Sept 27<sup>th</sup> – 29<sup>th</sup>, 2006. Contact Cathy Cazier at [cazierce@hbc.org](mailto:cazierce@hbc.org) for more information.

Mark your calendars for the HFMA Annual National Institute: April 22<sup>nd</sup> – 24<sup>th</sup>, 2007, San Diego CA,

## Coming in October...

- Using technology to verify information, resolve patient disputes, and expedite self-pay payments.
- Manipulating software packages to your best advantage.
- New ideas in telecom that save on labor costs.

## The HR Corner

When you try to put something together, do you read directions, look at the pictures, or just try to figure it out yourself? Human beings learn differently. Each person has his or her own "learning style" which typically falls into one of the following three categories: visual learners, auditory learners, and kinesthetic/tactile learners.

**Visual learners** learn best through seeing things like visual displays, written documentation, videos, illustrations and handouts. They typically prefer sitting at the front of the classroom and you can often catch them browsing ahead through the book or hand-outs while you are trying to lecture.

**Auditory learners** learn best through lectures, discussions, and listening to the tone of the instructor's voice. They tend to ask questions and engage in dialogue.

**Tactile/kinesthetic learners** learn best through hands-on applications that they can participate in. They typically have a difficult time sitting still for too long and want to dive right in to the actual work.

The success of a training program is directly tied to its ability to address these multiple learning styles. A successful training program will incorporate a variety of teaching and learning techniques to address the learning styles inherent in any given class setting. This style creates a more effective and more exciting learning atmosphere.

A training program that doesn't address the learning styles of its students does a disservice to your employees as well as your organization. What good is the investment in time and resources if the information is not absorbed? It's nothing but a recipe for frustration.

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*Maureen DiEleuterio is Vice President - Human Resources & Training HBCS. She can be reached at [dieleume@hbcs.org](mailto:dieleume@hbcs.org).*

## Improving Patient Satisfaction (cont.)

Training needs to be more than simply showing your staff how to use a system or how to document accounts. It should cover every aspect of the Customer Service Representative's job. Your training program needs to be comprehensive. Among other things, it needs to include an overview of your organization and its mission, an in-depth review of HIPAA and other legislative requirements, hands-on systems instruction, company and client protocol, and CUSTOMER SERVICE!

A good customer service curriculum will include role playing, lecture, real-time observations, Q&A, games, and any other interesting avenue you can think of to reinforce the understanding that good customer service is a not just a minor part of our jobs, it's what we are all about!

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*Maureen E. DiEleuterio is Vice President, Human Resources & Training. She can be contacted at [dieleume@hbcs.org](mailto:dieleume@hbcs.org).*

"Training needs to be more than simply showing your staff how to use a system, or how to document accounts, it should cover every aspect of the Customer Service Representative's job."

## The Real World (cont.)

Chris: "Attitude. The interview process is key to make sure we are hiring right. Also, short-term duration with prior employers and/or no prior health-care experience."

Mark: "How do you motivate your Customer Service Representatives to consistently provide an exceptional level of service to patients?"

Chris: "The majority of motivation must come from the individual. It is the expectation of our organization that we provide quality customer service in each conversation. The department manager monitors conversations and provides quality assessments for each individual on how the call was handled, and suggestions for improvement are provided during feedback sessions. Also, anticipating and scripting for high-volume inbound calls provides a consistent message to our customers."

Mark: "What are the major elements of your Customer Service training program?"

Chris: "A few elements include basic orientation of the area, 1-2 week program

with the trainer learning basic functions within the telephone/computer system, and 2-3 week period of job shadowing."

Mark: "What do you believe is the key to maintaining a positive and productive Customer Service department?"

Chris: "What gets measured gets done! It is important that management assumes the responsibility of monitoring all key Customer Service metrics on a daily and weekly basis against corporate goals. Some examples of these metrics include call volume, abandonment rate, hold time, and individual performance statistics. This type of accountability is reviewed with the customer representative on a periodic basis."

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*Mark E. Thompson is a Manager in our Self-Pay Department. He can be contacted at [thompsme@hbcs.org](mailto:thompsme@hbcs.org).*

## Achieving an “Employer of Choice” Culture

Financial services departments play a critical role in securing the financial health of our organizations. In the current environment of ever greater regulatory requirements and shrinking margins, retaining a skilled, multi-talented workforce is vital to healthcare employers, and yet growing labor shortages in the healthcare and financial services industries are making that goal increasingly more difficult. A real competitive edge is gained by those organizations which create an “employer of choice” culture by retaining and developing their employees, successfully blending the talents and contributions of individuals into an effective, productive team.

Being the “employer of choice” in a particular market requires the development of a positive culture focused on high-quality performance in the workplace, while balancing employees’ work aspirations and personal goals. Hiring the right individuals with ability in their practice area is an essential first step. The next steps of differentiating an organization from the competition involve broad, organization-wide initiatives and employee-specific activities, and while there are a number of strategies for a financial services manager to create programs supporting an “employer of choice” environment, the nature of these programs is limited only by the creativity of the employer and employees. A successful “employer of choice” culture requires certain fundamental components:

### Linking the organization’s mission, values and goals to the role of each employee

First and foremost, “employers of choice” ensure every employee understands the mission, values and goals of the organization. At the departmental level, these employers ensure each individual understands how their work contributes to achieving the goals and realizing the mission.

### Establishing effective, constructive two-way communication at all levels

Through regular communication at all levels, these employers report progress, obstacles, and successes, and invite employee questions and feedback.

### Engaging employees in decisions about their work

Managers hold the primary responsibility for developing individual employees and actively engaging them in the department and the organization. These employers understand each staff member’s experience and expertise, invite their input into decisions affecting their work, and involve them in projects.

### Offering individual opportunity for training and development

Providing opportunity and resources for continued development and training all promote staff involvement.

### Providing regular and meaningful reward and recognition, based on known performance standards

Once performance standards and departmental goals are established and communicated, managers must recognize employees’ efforts to achieve outcomes. Seeking daily opportunities to observe and commend employees on activities that improve performance has the most direct and immediate effect. Communicating progress in multiple ways including email, message boards, newsletters, department meetings, employee notes, and impromptu discussions keep busy employees encouraged and focused.

### Mentoring others and supporting opportunities for advancement

While no manager wants to lose a star performer, recognizing and promoting talented employees is essential. Preparing employees for the next step, bringing outstanding employees to the attention of others, and encouraging employees to advance within and outside your department are critical to retaining talented staff and promoting optimal contribution from all employees.

Financial services managers who support an “employer of choice” culture provide a serious competitive edge to their organizations. Attracting and retaining top talent requires a multifaceted approach, but the organizations’ return on its investment is realized through an experienced, knowledgeable and engaged staff with higher productivity, lower turnover costs and enhanced customer service.

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Jane Fitzsimmons is a Client Partner in the Boston office of Korn/Ferry International. A core member of the firm’s Health Care Services practice, her search practice focuses on recruiting healthcare executives and senior clinical leaders for academic medical centers, healthcare systems, and hospitals.

## The Tech Corner

The key to retaining staff is to help them succeed. A quality monitoring system that records phone calls, provides screen scrape capabilities to capture navigation through the system, and includes a quality assessment module can certainly assist you. This tool should be used as a training device to help each individual meet or exceed performance expectations as well as to identify training trends for your organization.

When using this tool, you can focus on three essential elements of performance:

- customer service
- productivity
- cash collections

By listening to recorded phone calls, you can quickly pinpoint customer service strengths and weaknesses in each individual’s ability to deliver and control the conversation as well as provide accurate information while interacting with the patient.

Reviewing navigation techniques within or between systems is an excellent way to determine whether individuals are being as productive as they could be. Sometimes an individual does not know where information may be found in the system and will navigate extensively to find it.

Finally, if both customer service and productivity are at their best, cash collections will be the end result. Be sure to provide feedback to your staff frequently to help them improve performance and exceed their goals.

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Brian Wasilewski is Vice President of Operations at HBCS. He can be contacted at [wasilebj@hbcs.org](mailto:wasilebj@hbcs.org).

## A Message from Jack

### The 80/10/10 Rule and Successful Staff Management

When I look at our staff and think about the effect each individual has on our performance, I immediately think about “the top 10% and the bottom 10%.”

The top 10% of your staff, your best employees, are the most important to the long-term success of your department. They know their job “cold.” They’re the ones who not only do their job well, but help everyone else do theirs well too. These are the natural leaders who you can least afford to lose – and they are the ones who have the best opportunity to leave if they perceive they are not being treated fairly.

Your “problem” performers, the bottom 10% of your staff, need immediate and focused attention as well. These folks either need additional training or should be let go. Decide and act quickly. Failure to deal with this group impacts your top performers. The top 10% winds up carrying the bottom 10%.

The largest group, the middle 80% of your staff, tends to take care of themselves and need much less management time and attention. They come in on-time, are reliable, know their jobs and do them adequately. They are relatively easy to manage and need the least amount of direction. Don’t overlook them, but don’t over-manage them either.

To summarize, the key to successful staff management is to focus on the “10%”. Spend most of your time with your top 10% and listen to them. They are the key to your future. Second, address the bottom 10% as quickly as you can. They have a major negative impact on productivity within your organization.

Successful staff management requires decisive personnel action that is focused and timely.

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Jack Byrnes is President and CEO of HBCS. He can be reached at [byrnesjf@hbc.org](mailto:byrnesjf@hbc.org).

# HBCS®

#### CORPORATE HEADQUARTERS

118 Lukens Drive  
New Castle, DE 19720

Phone: 877.254.9580

Fax: 302.254.3750

Web: [www.hbc.org](http://www.hbc.org)

E-mail: [selfpay-accelerator@hbc.org](mailto:selfpay-accelerator@hbc.org)

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## Ask Joanne

Informative questions from our clients with candid answers from Joanne. E-mail [selfpay-accelerator@hbc.org](mailto:selfpay-accelerator@hbc.org) to submit your questions.



Joanne Courtney

### Q: How do I keep hourly employees focused and committed to providing excellent customer service?

**A:** The only way to address this issue is to create a customer service culture in your organization. This begins at the top! Directors, managers, and supervisors should be committed to the success of the employees (their internal customers). That’s right, as leaders of a business unit, we must realize that our employees are our customers. Initially, our employees deserve comprehensive training that covers all facets of their job responsibilities, including not only the technical aspects of their job, but also modules that cover general customer service such as, HIPAA, phone etiquette, good listening skills, enunciation, and rate of speech.

Training doesn’t end after initial (new-hire) training. Continuing education and communication is key to creating and maintaining a customer service culture in your organization. Regularly scheduled training and weekly meetings should be conducted to provide an opportunity for leaders to share information with staff and also for employees to provide feedback to management. Our front-line employees are our best avenues to understanding our patients concerns and questions.

A customer service culture in your organization translates to skilled, satisfied, and empowered employees (internal customers) who communicate with your patients (external customers) every day!

### Q: Can my employees provide good customer service and still achieve our self-pay collection goal?

**A:** Absolutely! In fact, most successful self-pay collectors also provide outstanding customer service. Why? Because patients/guarantors often have questions about their account that must be answered before they will consider paying the balance due on the account. A helpful, empathetic, customer focused employee will take the time to answer questions and provide information about the account. Once all questions have been answered and concerns resolved, it is easy to transition the call to an opportunity to ask for payment on the account. Still using their best customer service skills, successful collectors will provide options for payment that could include credit card, payment arrangements, loans, or possibly financial assistance.

In the self-pay world, good customer service equals higher self-pay recoveries.

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Joanne Courtney is Vice President of Customer Service & Patient Collections at HBCS. She can be reached at [courtnjm@hbc.org](mailto:courtnjm@hbc.org).