



From all of our employees at CDA, we wish you a Happy Holiday season. We appreciate your business and we look forward to continuing to serve you in 2015!!

Collection Tip of the Month

I recently viewed a field hearing held by the Consumer Financial Protection Bureau regarding medical debt and its effect on credit reports. I found the statistics they quoted as alarming. There are currently an estimated 220 million consumers with a credit report at one or more of the credit bureaus. Collections tradelines affect the reports of nearly one out of three of these consumers. Consumers are far more likely to dispute the accuracy of these tradelines than of other information contained on their credit reports.

Roughly half of all collections tradelines that appear on credit reports are reported by debt collectors seeking to collect on medical bills claimed to be owed to hospitals and other medical providers. These medical debt collections tradelines affect the credit reports of nearly one-fifth of all consumers in the credit reporting system.

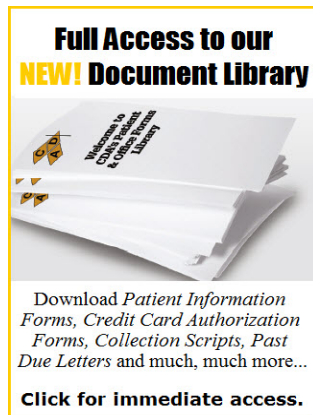


As I discussed in past newsletters, one of the key ways to make sure you get paid is to have a financial consultation with your patients as you are setting their appointment. It is important to remind patients that co-pays are expected on date of service and to give them an estimate of what their self-pay portion of the bill will be. I was visiting one of our clients just last week and they told me about a patient that had just purchased health insurance through the Affordable Care Act. She came in, showed her insurance card and thought all charges would be handled through her insurance coverage. Turns out she had an \$18,000 deductible and did not even know it. Insurance benefits are very difficult to understand. Don't assume your patients know their benefits. Take the time to have a conversation with them. Here is a helpful link that you might want to share with your patients regarding how to keep their medical debt in check:

<http://www.consumerfinance.gov/blog/consumer-advisory-7-ways-to-keep-medical-debt-in-check/>

Independent Physicians Advisors Meeting

The IPA is a group of independent physicians that meet on a monthly basis to discuss various healthcare issues. It is a great way to network with your peers who are facing same issues that you are.



The goal of the IPA is to improve core business operations for independent healthcare providers through shared learning and support. Their members provide key strategy and operational services that foster sustainable growth and enable the physician and practice owners to focus on patient care. The next meeting will be held on Thursday, January 22, starting at 7:30 a.m. Location is the Redstone American Grill in Oakbrook Terrace. You can sign up by clicking on the following link: <http://www.ipamd.com/seminars.php>. If you have any questions, please do not hesitate to call me.

Associate Spotlight

This month's associate spotlight is on Dave Schmitz (sitting), Ken Armstrong (passing out papers), and myself (the one talking with his hands).



This photo was taken at a seminar we conducted for an American Association of Professional Coders chapter. If you would like us to speak to your group/office, see below.

How Can I Earn CEU's By Attending a CDA Seminar?

Many of you belong to various professional medical office management associations and are looking for industry professionals to conduct a seminar at your local or state meetings. CDA is now offering a free seminar called "9 Red Hot Ingredients to Fire Up you're A/R Collections in Just 30 Minutes a Week?" for your medical or office managers association. We just conducted the seminar for the American Association of Professional Coders and they received 1.5 CEU's towards their professional certification for attending. Also, we were approved by the American Academy of Medical Administrators are allowing their members 1.5 CEU's for attending a live seminar or webinar.

You can view a short video on the seminar by going to <https://www.cdac.biz/spiceitup>

If you are interested in learning more about how you can bring our seminar to your association, please call Dave or Tony.

Thank You For Your Trust!!

We are looking to help more clients like you. The greatest form of flattery is when one of our clients refers us to one of their colleagues. If you know someone that can benefit from our services, let us know and we will be glad to follow up.

Chef Dave's Kitchen

Christmas Dinner Mac & Cheese

1 lb. shells
1 medium red onion slivered or diced
1 cup frozen corn (thaw & pat dry)
5 Tablespoons melted butter
Black Pepper
1 Poblano Pepper or Red Pepper roasted
(for spicier add a few pickled Jalapeno's)
2 slices smoky bacon slivered
2 Tablespoons flour
2 cups half & half and 1/3 cup sour cream
3 cups shredded cheese (Pepper Jack, cheddar, or smoked gouda)
1 Tablespoon Dijon mustard
1/2 cup Panko bread crumbs
Smoked paprika

Boil shells. Put in 9 x 13 pan. Saute onions. Roast the Poblano or Red pepper & cut into small pieces. Brown the diced bacon and then add flour and cook 2 minutes. Add pepper, corn, onion, 2 tablespoons butter and add the half & half. Cook until thickened about 2-3 minutes. Add Dijon mustard and pour over shells. Add Cheese and sour cream and mix. Sprinkle with bread crumbs. Pour 3 Tablespoons of melted butter on top and sprinkle with Paprika. Bake for 20 minutes at 325 degrees.

All the best,

Tony Muscato, VP of Sales

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