



I know it's tough to keep the faith regarding the weather, but it's has to get better soon. I hope you enjoy this month's newsletter and that next month we are complaining about the heat.

Collection Tip of the Month,

A couple of weeks ago Dave and I conducted a collection seminar for 20 independent physicians offices. One of our suggestions to help improve point-of-service collections was to utilize our Healthcare Credit Card Authorization Form when setting up a payment plan for your patients. The form is pretty simple. The patient signs the form authorizing you to credit their card at an agreed upon date(s) and dollar amount. A question came up regarding what to do when a patient is reluctant to give you their credit card because of security concerns. First of all, using the Healthcare Credit Card Authorization Form might not be the right solution for every patient or for every practice. If a patient is reluctant to give you their credit card information because of security reasons, the odds are you are not going to convince them to do it. Maybe they had their identity stolen in the past or know of someone that has and they will never give up their information. That's OK.



Use another method to collect. But on the other hand, there are other patients that do not have the same concerns and will willing give you their credit card and look at it as a convenience. One less check they have to write at the end of the month. So don't throw the baby out with the wash just because some patients won't participate. Research shows that more and more patients are using their credit card to pay for medical debt. This will only increase as the patient out-of-pocket responsibilities continue to rise. But you do have a responsibility to keep the credit card information secure. Here is a link to a recent article I read about credit card security concerns in healthcare: [PCI DSS Compliance PDF.pdf](#))" title="Company File: PCI DSS Compliance PDF.pdf">Company File: PCI DSS Compliance...

The article talks about becoming PCI DSS compliant (read the link to see what that means). My guess is most offices will not become PCI DSS compliant in the near future so here are a few common sense tips to help your office secure credit card information:

1. Do not enter credit card information in your computer unless you have a way to encrypt it and have "firewalls" to prevent hackers.
2. Assign unique ID's to each person with computer access.
3. Keep written credit card information in a secured area.
4. Destroy/shred credit card information when it is no longer needed.
5. Lock it and restrict access to employees that have a business need-to-know.
6. Install a security system (example ADT) for the entire office.

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The PCI DSS requirements are extensive and offer a level of complexity in data security requirements not seen before in payment operations. If you do not have the internal capabilities to perform a complete assessment, we recommend you utilize an independent 3rd party. It's not a matter of if, but when, you will have to comply with these standards.

Associate Spotlight

This month's associate spotlight is on Ali Mehalic. Ali has been with CDA in the Collection Department for one year. The thing Ali likes to do the most is help our consumers find an agreed upon resolution to their debt. In her spare time, she enjoys spending time taking care of her and her family's 10 horses and preparing for barrel racing competitions. She also has a dog named DD that is her constant companion.



Collection Industry News

About a year ago, I talked about the newly created Consumer Financial Protection Bureau (CFPB) and their creation of a consumer complaint portal. The CFPB issued their first findings last week and the ACA International (the collection industry association) responded. Interesting reading:

Just because you don't like something doesn't mean it's wrong. That's pretty much the response debt collectors have to last week's report from the Consumer Financial Protection Bureau that outlines the major complaints it receives from people who have dealt with debt collectors.

ACA International, the largest trade group for the third-party debt collection industry, conducts a quarterly analysis of complaints submitted to the CFPB, and the group highlighted aspects of the data that had been left out of the CFPB's report, according to a news release from ACA.

The CFPB started collecting complaints about the debt collection industry in July 2013 and has received more than 30,000 complaints since then. ACA takes issue with whether these complaints actually involve regulatory infractions. "While a consumer may not like something (such as being contacted about a debt or receiving multiple calls) it does not mean that the collector actually did anything wrong," the news release says. "Neither the CFPB nor the FTC investigates these complaints as to whether a complaint actually violates the law."

Collecting a consumer debt isn't an enjoyable experience for either party involved, but it's necessary, the organization said. And it's more complicated than you may think. Collectors have to abide by the Fair Debt Collections Practices Act (FDCPA), which prevents collectors from acknowledging the debt to anyone but the consumer or his or her attorney. As such, collectors may choose not to leave voice mails — meaning they will call back. A lot, if necessary. Once the collector gets a hold of someone, he or she must confirm the identity of the consumer, which can seem invasive, confusing and annoying.

The most common complaints from consumers about debt collectors included collectors telling consumers to repay debts they do not owe, employing aggressive communication tactics and using abusive language. The report also said collectors are threatening consumers with extreme consequences if they don't pay, like jail time or a lawsuit. While many things a collector has to do may be unpleasant for a consumer to deal with, there are plenty of things that are illegal for collectors to do or say. It's important for consumers to know their rights when dealing with collectors.

In reviewing the publicly available report from the CFPB, ACA

determined that 96% of complaints are responded to within the CFPB's established timeline for doing so, and 94% are resolved — so it seems ACA is addressing issues that arise. The group emphasized an important aspect of dealing with debt collectors: Don't ignore them, because that's not going to solve anything. If a debt collector contacts you, you should always verify that you owe the debt before making any sort of payment. It helps to check your credit report for any inaccuracies regarding the debt, and your report will also show you who owns the debt and is the best point of contact for any questions regarding the account. If you monitor your credit scores (which you can do for free through Credit.com), you can see the effects an unresolved debt will have — which can be all the more motivation to work toward resolving the problem as soon as you can.

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 your 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

Sun Dried Tomato & Mushroom Pasta in a Garlic & Basil Sauce

(recipe sent in from LaVae at Alan Chen Surgical)

2 tablespoons olive oil
8 oz mushrooms, sliced
3 garlic cloves, minced
3.5 oz sun-dried tomatoes, diced
2 cubes chicken bouillon
2 cups boiling water

1/2 cup half and half (may need to add another 1/2 cup)
1/2 cup heavy cream
1/2 cup shredded Parmesan cheese
1 tablespoon dried basil (or up to 2 tablespoons minced fresh basil)
1/2 pound fettuccine pasta

1. Heat olive oil on medium-high heat, add sliced mushrooms and garlic - cook the vegetables for about 3 minutes. Add diced sun-dried tomatoes. Reduce heat.
2. Dissolved 2 cubes of chicken bouillon in 2 cups in boiling water. Carefully add the broth to the skillet - continue to cook the vegetables in a chicken broth on medium heat until the mushrooms and sun-dried tomatoes absorb some of the broth and the broth reduces somewhat. Add half and half, heavy cream and bring to boil just for a short moment. Add Parmesan cheese and cook the sauce, stirring, for a couple of minutes, on low-medium heat until the cheese melts. Add the basil.
3. If your sauce is too thick at this point - add another 1/2 cup half and half. If your sauce looks thin to you - do not continue simmering the sauce to thicken it as you will be adding pasta shortly (in the next step) - and pasta will absorb some of the sauce liquid. Even if the sauce looks thin now, it will not be so thin once you add pasta.
4. Cook fettuccine al dente according to the package instruction. Drain and rinse in cold water (this will stop the cooking). Add the fettuccine into the sauce and continue cooking the sauce with the pasta in it, on medium heat, for a couple of minutes (or more - to achieve the desired thickness) stirring constantly to coat well.
5. Note: do not add salt to the creamy sauce because it should already be salty enough from the dissolved chicken cubes. Only in the very end when the sauce is done, you may add some salt if needed.

All the best,

Tony Muscato, VP of Sales

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