



The Collector Beat

September 2009



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Well, the summer is now unofficially over. I hope each of you had a great Labor Day weekend and will be able to soak up the last bit of warm weather, cook-outs, and outdoor relaxation. I hope each of you also enjoy this edition of *The Collector Beat!*

Take care, everyone!

France Fights Universal Care's High Cost

By David Gauthier-Villars

When Laure Cuccarolo went into early labor on a recent Sunday night in a village in southern France, her only choice was to ask the local fire brigade to whisk her to a hospital 30 miles away. A closer one had been shuttered by cost cuts in France's universal health system.

Ms. Cuccarolo's little girl was born in a fire truck.

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Foreign Patients Get a Slice of India

by Sharadha Narayanan

CHENNAI- Jokha and Abdul could be just any tourist visiting Chennai to get a slice of Incredible India: with a five-day trip planned to Munnar, a visit to Vandalur zoo, a hectic shopping schedule that didn't end until the day they boarded their flight and a small city tour around Chennai.

There was little to suggest that the couple, along with Jokha's niece Farah, were in India for a disorder diagnosis, waiting to return soon to Chennai for a surgery. The magical hands of our doctors are no longer confined to Indians alone, thanks to the growing medical tourism industry, which facilitates foreigners to undergo treatment and surgeries in India's best hospitals.

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Top Doctor says System "Imploding"

by Jennifer Graham

SASKATOON-The incoming president of the Canadian Medical Association says Canada's health-care system is sick and doctors need to develop a plan to cure it.

Dr. Anne Doig says patients are getting less than optimal care, and she adds that physicians from across the country – who will gather in Saskatoon today for their annual meeting – recognize that changes must be made.

"We all agree that the system is imploding..." Doig told The Canadian Press.

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Report: Weak Margins Threaten Survival of Smaller Not-For-Profit Hospitals

By Richard Pizzi

OLDWICK, NJ – A new report by A.M. Best claims that many small and mid-sized not-for-profit hospitals are paying insufficient attention to their bottom lines, making it difficult for them to effectively carry out their mission and endangering their long-term survival.

Analysts at the credit rating agency say monitoring financial performance should be a crucial focus of management at smaller not-for-profit hospitals because "without margin, there can be no mission."

The authors said it's particularly important for smaller hospitals to focus on strategic planning and define a clear and concise mission that includes adequate profitability.

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"No, don't put the cheque in the post - I'll send someone round to pick it up."

NAHIT is No More

By Bernie Monegain

CHICAGO – Calling its role in the healthcare IT realm "mission accomplished," officials at the National Health Alliance for Health Information Technology will end a seven-year run

NAHIT leadership announced Monday they would cease operations on Sept. 30.

"In a few short years, NAHIT has accomplished its mission: HIT has moved front and center in efforts to reinvent and reinvigorate the U.S. health system," said Jane Horowitz, NAHIT's chief operating officer. "Going forward, the action is shifting from NAHIT's focus on educating, advocating and building common ground to planning, implementing and using HIT to improve care, safety and efficiency."

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10 Steps to Better Health Care

By Atul Gawande, Donald Berwick, Elliot Fisher & Mark McClellan

We have reached a sobering point in our national health-reform debate. Americans have recognized that our health system is bankrupting us and that we have dealt with this by letting the system price more and more people out of health care. So we are trying to decide if we are willing to change — willing to ensure that everyone can have coverage. That means banishing the phrase "pre-existing condition." It also means finding ways to pay for coverage for those who can't afford it without help.

Both of these steps stir heated argument, not to mention lobbyists' hearts.

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Debt Collectors and Creditors Beware: FCRA & FDCPA Lawsuits Skyrocket

By John Ulzheimer

In an article I wrote on December 16th 2008, I predicted a sharp increase in consumer credit related lawsuits in 2009. Boy, did I nail that one. According to Jack Gordon, CEO of WebRecon LLC, a service that tracks FCRA and FDCPA filings, "we're on pace to eclipse 8,500 such lawsuits in 2009. That's a record for any one year."

The issue at hand seems to be two-fold. First, more consumers view litigation as an investment in their own credit future.

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FTC to Ban Most "Robocalls"

(AP) Many of those annoying prerecorded telemarketing calls will be history starting Sept. 1.

The Federal Trade Commission said Thursday that it is banning these "robocalls" to consumers, unless the telemarketer has written permission from a customer that he or she wants to receive these calls.

FTC Chairman Jon Leibowitz said American consumers have made it "crystal clear that few things annoy them more than the billions of commercial telemarketing robocalls they receive every year."

Violators will face penalties of up to \$16,000 per call.

The ban is part of the amendments to the FTC's Telemarketing Sales Rule unveiled a year ago.

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Tip of the Month - "What did that patient say?"

Many of the recipients of this newsletter have already been to one of Collector University's seminars. For those of you who haven't yet had the opportunity to attend, there is a portion in the seminar where Tony reviews a list of possible patient excuses to role play possible responses to those excuses. They are including, but not limited to, the following: My insurance was to pay, I'm not the patient, I'm not the guarantor, the doctor made me wait, the girl at the front told me I didn't owe the money, the ambulance ride was too bumpy, etc. This slide usually gets a nice round of laughter.

The portion of the seminar which gets the most laughter is when Tony reveals that he made the slide 20 years ago, and none of the excuses or talk-offs have changed in those 20 years. Whether you are in the North East, the Mid-West, or the South, your patients are all the same! For more information on these talk-offs, please attend an upcoming Collector University Seminar or ask me about one of our Medical Collector's Desk Helpers! For more information on either, please feel free to [email me](mailto:) or visit our website, www.collectoru.com.

FTC Clarifies Some Issues Surrounding Deceased Debt Collection

The Federal Trade Commission last week published a Consumer Alert on the rights and responsibilities survivors have for the debts of a deceased relative. The alert clarifies some recently debated points on deceased collections.

Using a Q&A format, the document provides answers to several consumer-focused deceased debt collection issues identified by the FTC, including legal responsibility for a deceased relative's debts and the protections provided by the Fair Debt Collection Practices Act (FDCPA).

Steven Farsht, CEO of Minneapolis-based deceased debt collection agency DCM Services, said the FTC's document is a good way to educate consumers and reinforce what he says should be standard industry practices.

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[Click Here To View The FTC's Alert](#)

Collector University's Upcoming Seminars:

September 15:	Columbus, OH
September 16:	Sharonville, OH
September 17:	Louisville, KY
October 6:	Indianapolis, IN
October 7:	Oak Brook, IL
October 8:	Chicago, IL
November 10:	New Brunswick, NJ
November 11:	Voorhees, NJ
November 12:	Philadelphia, PA



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- 1) Avoiding small payments with long-term arrangements
- 2) How to set up a financial policy that improves cash flow
- 3) Collecting payments at the time of service
- 4) Individual laws for your state
- 5) Collection law updates
- 6) How to overcome objections from patients
- 7) Collection tools & techniques that will have you collect more money on your very next call!

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