



# The Collector Beat

January 2010



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### Virtual Doctor Visits - The Future of American Medicine Arrives

By Tom Barlow

What if you could visit a doctor, any time of day or night, without leaving your home, and that doctor could review your history, diagnose your problem and phone in a prescription? That's the pitch for the cutting edge of insurance-driven health care, the virtual clinic.

And this is not pie-in-the-sky: The UnitedHealth Group in Texas offers its *NowClinic* virtual visits to anyone in the state for \$45.

The software running the Texas program is provided by American Well. The system has much to recommend it. You the patient can log in, choose the physician you would like to see from those available, and have an immediate real-time conversation, including (and this seems crucial to me) video conferencing, if you are so equipped.

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### Pittsburgh Hospital First Pediatric Facility to Achieve HIMSS Analytics Stage 7 Certification

By Kyle Hardy

PITTSBURGH – Children’s Hospital of Pittsburgh, an affiliate of the University of Pittsburgh Medical Center, is the first pediatric hospital in the nation to achieve Stage 7 certification from the HIMSS Analytics EMR Adoption Model (EMRAM).

Health Information and Management Systems Society (HIMSS) officials said the hospital will be recognized at the HIMSS10 Annual Conference & Exhibition next March in Atlanta.

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### Physician Shortage is Getting Worse

By Anne Zieger

Brace yourselves: Demand for physicians continues to outstrip supply, and the problem is likely to get worse, according to new data.

One source underscoring the problem is the Bureau of Labor Statistics, which concluded last month that the healthcare sector added 28,500 jobs in October. That included 4,800 jobs in physician offices and 10,000 in hospitals.

While the BLS report doesn't break down these jobs into specific job titles, another report by healthcare staffing firm AMN Healthcare Services offers a more-detailed picture. The firm's report, conducted in partnership with the Council on Physician and Nurse Supply, surveyed 284 hospital chief executive officers between June and August of this year.

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## **New Overdraft Laws Could be Trouble for Bad-Check Writers**

By Marshall Echblad

NEW YORK-(Dow Jones)- Consumers who bounce checks could soon face costs of \$70 or more per check, or even spending gas money to get to the local district attorney's office.

Lawmakers in Congress have boasted proposed legislation will sharply curb overdraft fees, which banks charge to consumers who run negative account balances. But in its current form, lawmakers' efforts to protect consumers from fee gouging by banks could end up forcing both customers and businesses to sort out more returned checks, a costly process that can even involve local law enforcement authorities.

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## **Two Health Systems Win 2009 Baldrige Award**

By Richard Pizzi

WASHINGTON – Two U.S. health systems, AtlantiCare in Egg Harbor Township, N.J., and Heartland Health in St. Joseph, Mo., have won the 2009 Malcolm Baldrige National Quality Award.

U.S. Commerce Secretary Gary Locke announced the 2009 recipients of the Baldrige Award on Monday. The award is the nation's highest Presidential honor for organizational innovation and performance excellence.

“The recipients inspire other organizations to be more accessible, more efficient, more customer-focused and more financially sound,” Locke said. “They have raised the bar for innovation and organizational excellence.”

The 2009 Baldrige Award recipients were selected from a field of 70 applicants. All of the applicants were evaluated by an independent board of examiners in seven areas: Leadership; strategic planning; customer focus; measurement, analysis and knowledge management; workforce focus; process management; and results.

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## **With Bank Fees Rising, Prepaid Debit Cards Could Replace Checking Accounts**

By Matthew Scott

These days, new banking fees seem to be spreading like the flu virus, with higher charges for overdrafts, stopped payments, ATM withdrawals and bounced checks popping up on each new monthly statement. The rising costs are leading some consumers to consider the once unthinkable: closing their bank accounts altogether. The alternative? Using prepaid debit cards that can be recharged to handle banking needs.

While such a move isn't right for everyone, a number of reports estimate millions of "unbanked" and "underbanked" consumers with limited or no access to bank accounts are already increasingly using prepaid debit cards. Many of the unbanked and underbanked are minorities or people with incomes below \$30,000, according to a report released Wednesday by the Federal Deposit Insurance Corporation.

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## **A New Era Dawning in the ARM Industry**

By Mike Ginsberg

As we leave 2009, I am confident we will look back over the last 12-18 months and view it as the start of a new era in Accounts Receivable Management.

Throughout history, eras have been marked by definable beginnings and distinct endings; the Industrial Revolution, the Vietnam Era, the Dot-Com Boom, to name a few. Not too long ago, the ARM industry experienced the Consolidator/Roll-Up Era – a defining period which saw a number of new larger companies emerge.

This new era in ARM is being defined by sweeping changes in a number of significant fronts.

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## **Tip of the Month of January:**

I know it may seem a bit early and many of you may not have even began thinking about April 15, but tax time is right around the corner. With electronic filing and direct deposit, many patients will be getting their tax returns sooner rather than later.

Just as many of you may not have thought about your taxes, many patients also may not have. Offering a one-time tax discount is a great incentive for patients who have a balance with your practice. The sooner you mention this to your patients, the better chance you have of getting their tax return money instead of Target or Best Buy.

One thing to keep in mind when offering to post-date checks for patients: remember you must give 5-7 days written notice before processing a post-dated check.

## **Lots of Ideas at Final FTC Panel on FDCPA Reform**

Among the suggestions for the legal ARM industry from a group of high-powered panelists: Debt collection lawsuit process should be served by private overnight mail, the statute of limitations should be no longer than two years for credit card debt and collection law firms should just simply stop suing debtors.

The Federal Trade Commission (FTC) Friday held its third and final roundtable discussion in Washington, DC on matters related to debt collection litigation and arbitration. The DC panel primarily examined litigation matters.

At an FTC conference center in downtown Washington, the federal agency assembled a couple dozen experts on debt collection litigation.

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## **New Bill Seeks to Prevent Medical Debt from Causing Bad Credit**

By Eva Maria Norlyk

For people with long-term or serious illness, when it rains it pours. As if the pain of illness wasn't enough, many people with long-term disease or disability end up struggling to pay off their share of high medical expenses as well. Accumulating medical debt not only adds insult to injury, it can also wreck a person's credit record and make it even harder to get back on track financially.

Medical debt is one of the primary causes of bankruptcy, according to a study reported in the August 2009 issue of *The American Journal of Medicine*. The study found that 62.1% of bankruptcies declared in 2007 were caused either by medical debt or by loss of income due to illness.

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## Upcoming Seminars:

The 2010 Collector University seminar schedule will be released soon!

Keep an eye on the “Dates and Locations” page of [www.collectoru.com](http://www.collectoru.com) for the complete list and seminar details!

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