



The Collector Beat

February 2010



*It is already February. That means we're one month closer to warmer weather! I hope 2010 is going well for each of you as it is for all of us here. I also hope each of you will enjoy this newest edition of *The Collector Beat*!*

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Groups Petition FTC for Relief from Red Flags Rule

By Chelsey Ledue

CHICAGO – Four national organizations representing dentists, physicians and veterinarians have called on the Federal Trade Commission to exclude health professionals from controversial new regulations intended to combat identity theft.

Officials say the FTC's interpretation of the so called "red flags rule" imposes an unjustified, unfunded mandate on health professionals for detecting and responding to identity theft.

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How Healthcare Reform Will Impact Medical Debt

by Andrew Houser

In November, the U.S. House of Representatives passed its Affordable Health Care for America Act (H.R. 3962). In December, the Senate followed with an amended version of its Patient Protection and Affordable Care Act (H.R. 3590). Now, the two legislative bodies will work to hammer out a version both can pass.

It is not yet decided how these plans specifically will affect the 72 million Americans affected by medical debt – a 2007 statistic of the Commonwealth Fund that may be conservative, as it was developed prior to the current recession. But the statistic reveals serious suffering from medical debt.

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Small Changes Help Premier's QUEST Hospitals save \$577M

By Bernie Monegain

CHARLOTTE, NC – Everyone in healthcare is looking to "bend the cost curve." Hospital executives taking part in the Premier healthcare alliance's QUEST program say they're doing so by making small changes – to the tune of \$577 million last year in savings.

Jan Mathews, director of clinical performance at Gaston Memorial Hospital in Gastonia, N.C., says measuring has been critical to the hospital's efforts to decrease its overall mortality rate from 2.75 percent in 2005 to 1.47 percent in 2009.

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Electronic Medical Record|Electronic Health Record Use by Office-Based Physicians

Policymakers' interest in the progress of health information technology adoption by health care providers has increased since 2004 when the federal government set the goal for most Americans to have electronic health records by 2014. The 2009 American Recovery and Reinvestment Act may accelerate the pace of electronic medical record/electronic health record (EMR/EHR) adoption by providers, because it includes funding to promote adoption and use of electronic systems.

The National Ambulatory Medical Care Survey (NAMCS) conducted by the National Center for Health Statistics (NCHS) is an annual nationally representative survey of patient visits to office-based physicians that collects information on use of EMR/EHR. In 2008 and 2009, a supplementary mail survey on EMR/EHR use was conducted in addition to the core in-person NAMCS.

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"Today, there are three kinds of people in the world: the have's, the have-not's, and the have-not-paid-for-what-they-have's."

- Earl Wilson

Text-Messaged Health History Program Could Save Your Life

By Gina Roberts-Grey

We text message to ask spouses to pick up milk on the way home from work. And kids risk their thumbs texting. Not to mention their lives doing it while driving. Now, family members can keep tabs on loved ones' health via text.

In between pushing IV fluids, emergency responders are pushing for the web-based emergency health registry invisibleBraclet.org to gain national momentum.

The virtual medical ID system lets EMS crews rapidly learn a patient's health history during a crisis. That access can provide the information necessary to treat -- and save -- lives. It also allows family members to be immediately notified, via text, that their loved one is headed to the hospital.

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Survey Shows Steady IT Progress

By Jeff Rowe

Slowly but surely, electronic health records (EHRs) are finding their way into medical practices.

That's according to a recently released survey conducted by the National Center for Health Statistics (NCHS).

The challenge for policymakers is figuring out how to encourage that trend while not making doctors' lives too complicated and, at the same time, while responding quickly and effectively to problems encountered along the way.

According to the Centers for Disease Control and Prevention, NCHS's National Ambulatory Medical Care Survey (NAMCS) "is an annual nationally representative survey of patient visits to office-based physicians that collects information on use of EMR/EHR."

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Americans Continue Debt Reduction as Consumer Credit Falls Again

By Mitchell Jaworski

Washington, D.C, United States - The Federal Reserve announced Friday that U.S. consumer credit dropped at a record pace in November as Americans continue to cut borrowing in the face of a relatively weak job market.

According to the Fed's report, total consumer credit shrunk \$17.5 billion in November, far surpassing analyst estimates for a \$5 billion decline, according to a Bloomberg News survey.

The latest decline marks 10 consecutive months of falling credit, the longest streak since the data started being tracked in 1943.

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Tap Dancing on a Debt Collector's Grave

By Patrick Lunsford

In a business column dated January 20, *Baltimore Sun* writer, Jay Hancock, takes the unusual step of reveling in the bankruptcy of a prominent accounts receivable management firm in the midst of an unemployment-driven recession. He may have even called for violence against debt collectors.

The ARM industry, like any other, depends on the financial stability of consumers. Yes, debt collectors get much more work when consumer credit defaults surge. And yes, consumer credit defaults surge in times of economic crisis. But ultimately, consumers need to have cash to pay off the accounts the "debt hounds" are calling on.

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Tip of the Month

Our Client Services department has noticed a theme in some of the calls they get from our clients. It seems we all know someone is responsible for a patient's finances after a death has occurred, but no one seems to know who or why.

I contacted the ACA (American Collector's Association) and got a few documents from them clearly explaining a COLLECTOR'S responsibility in this matter. Keep in mind, collectors have to follow a stricter guideline in most cases than a provider, but this will at least give you an understanding of the laws in place.

The first document is called the Doctrine of Necessaries. It describes the responsible parties (alive or deceased) by the state in which the patient resides.

The second document is called Collecting from the Deceased. It describes the protocol to be followed in order to collect from deceased patients. These two documents were also attached to your email along with this newsletter.

Collection Agencies and the Statute of Limitations

By Mallory McGuinness-Hickey

Many people are made painfully aware that they owe a debt that is being pursued by a collections agency, yet few know exactly how long creditors can go after that debt. Debt Collectors are guided by what is called the Statute of Limitations.

This means that after a certain length of time creditors can no longer collect from debtors. The length of the Statute of Limitations vary from state to state, the type of debt, if there is a signed contract or not among many other factors.

One example is the state of New Hampshire, where the time allotted to collect a debt is 3 years. If it was a foreign judgment, the Statute of Limitations is as high as 20 years; on a domestic one it is also 20 years. For goods the Statute of Limitations is four years but with a written and signed contract is three years.

Debtors who do not believe that they owe the money, could fight the creditors claim by actually withholding information such as invoices or balances due and request proof demonstrating the validity of the debt.

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Upcoming Seminars:

April: 13—Charlotte, NC
14—Cary, NC
15—Richmond, VA

May: 11—Rockville, MD
12—King of Prussia, PA
13—Harrisburg, PA

June: 15—Cuyahoga Falls, OH
16—PittsbuArgh, PA

July: 13—Hunt Valley, MD
14—Wilmington, DE
15—Allentown, PA

Sept: 14—Cincinnati, OH/
N. Kentucky
15—Columbus, OH

Oct: 13—Indianapolis, IN
14—Oak Brook, IL
15—Oak Brook, IL

Nov: 9—Scranton, PA
10—Eatontown, NJ
11—Voorhees, NJ



What you'll learn at each free Collector University seminar & luncheon:

“Collecting from Patients in a Difficult Economy”

- 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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