Now more than ever, it seems the majority of outstanding revenues are patient responsibility balances. Sending multiple statements, reminder letters, collection letters, and then making those awkward, inquiring phone calls can often be avoided when you have proactive approaches in place.

There are several opportunities to inform clients of their financial responsibilities beginning with their very first encounter. People tend to be more receptive and open to discuss financial matters, at this point in the relationship, so it’s much easier to collect money upfront then trying to collect it at a later date. And it’s not as difficult as you think if you have some responses ready to use for the most common situations you will encounter with your clients.

Remember, you are providing a service like anyone else with whom they choose to do business, and you have every right to expect them to honor their financial obligation for that service.

When a new patient makes an appointment this is the first opportunity you have to inform them of their financial obligations. We like to recommend sending a New Patient letter at this time. Not only can you welcome them to the practice, confirm their appointment date and time, but this is a second opportunity to state your payment policies and provide other pertinent information.

When patients do not have insurance coverage, they need to be aware of your policies regarding self-pay patients whatever that may be.

“Payment in full is due at the time of service, but we do offer a 20% cash discount to our self-pay patients.”

When patients are covered by insurance:

“Please bring your current insurance card(s). We do collect all co pays and/or unmet deductibles amounts that may be due at the time of service.”

**When a patient says they forgot to bring their insurance card:**

This is why all of that pre-registration information you obtain is important. You should have previously collected their insurance information when they initially scheduled so you should have the member 800 # to call if you already haven’t verified benefits....which of course you did! But if you haven’t....it is usually quicker to access this information on the Payer’s website. Many times you can even view the actual card and print a copy to keep on file. Also, if you are using a Clearinghouse to file your claims and they have an Eligibility feature you can access; it makes it very easy to verify benefits quickly.
It’s beneficial to print out a copy of the patient’s benefits that you can hand to them at their first visit. It’s very hard to deny responsibility when you have the facts in front of you. If you do give them a copay, be sure to make a note on the patient’s account that they received it.

“No problem Mr. Smith, I went ahead and already verified your benefits. It looks like you have a $20 co-pay per visit. I also, made a copy for you so you have the same information for your personal records. How would you like to pay your co-pay today….cash, check, or credit card?”

And remind the patient that he still does need to bring his insurance card/driver’s license to the next visit.

**When a patient with a previous balance makes an appointment:**

“No problem Mr. Smith, I went ahead and already verified your benefits. It looks like you have a $20 co-pay per visit. I also, made a copy for you so you have the same information for your personal records. How would you like to pay your co-pay today….cash, check, or credit card?”

It’s always a good idea to note on the client’s account that they were made aware of their balance due when they scheduled. Then when they come in for their next visit, whoever checks them in knows they were informed of the total balance due and should be prepared to pay it.

**When a patient says “bill me”**

“As we explained Mr. Smith when you scheduled your appointment, your copay responsibility is due at the time of your visit. That’s a requirement of your insurance carrier. So, that will be $20 today please.”

**When a patient says “I forgot my checkbook”**

“That’s alright we accept all major credit cards.”

If the patient still does not pay, provide him with a self-addressed envelope and restate the amount due.

**When a patient says “I don’t have that much with me”**

“Well how much can you pay today? You can pay half today and I can give you an envelope to send in the rest. We also take all major credit cards if that’s more convenient.”

**When a patient says “My insurance will take care of that”**

“We will be submitting your bill to your insurance for you, Mr. Smith, but your policy shows that a $20 co-pay is due for each visit. So, that does need to be paid today.”

**When a patient says “I don’t get paid till next week”**

“That’s alright, you can just postdate your check and I’d be happy to hold it until next Friday’s deposit.”

These are just a few of the common situations that can come up when dealing with patients about their balances. It may seem awkward at first but it does get easier with time and once again realize that you are not asking them to pay for anything that they are not responsible for.