





# doing it right

Doing the right things, at the right time with the right resources is a key management concept. Trying to determine what is most important is difficult but there can be no compromising on doing it right.

It is imperative in our industry that we do things right because of government regulations, payer regulations, employee relations, but most of all for the patient or consumer experience. Our clients expect that we will do what we promised and do it right. While we do have a history of the doing the right things for our clients, it becomes more difficult to assure our clients that we are doing just that.

While we have very comprehensive policies and procedures and these are monitored through our PPMS (Professional Practice Management System) tool, we still have over 450 employees that represent our company. We have very expansive and thorough training programs and have invested heavily in quality tools like CallMiner that evaluates 100% of our calls. We have just invested in the next generation of speech analytics from CallMiner, and that is EurikaLive. We now will be able to analyze calls and make adjustments in real time. Tracy Dudek outlines the new product in her article. We are confident that this will show that our employees are 'doing it right' all the time and we will know if there are any problems in real time. We are very excited about how this tool will make us even better as we deal with the myriad of regulations and complexity of health care reimbursement.

Marc Soderbloom addresses how we make sure we continue to do things rights with consumers by utilizing our consumer tracking system. We know some folks are going to voice concerns to us and to other outside agencies and we want to make sure we address them quickly and efficiently, that how we're improving to ensure that we're continuing to 'do it right'.

## ACA Members Meet with House Speaker Paul Ryan at Washington Insights Conference

Article provided by ACA International, April 22, 2016

Conference attendees met with their Congressional representatives on April 20th as part of the vital two-day event.

ACA Board member Tina Hanson, Vice President of State Collection Service, Inc.; and Frank M. Souto, CCCE, executive director of MedConn Collection Agency; met personally with U.S. House Speaker Paul Ryan (R-Wis.) as part of the Washington Insights Conference, April 20-21 in Washington, D.C. The three discussed issues important to the credit and collection industry, such as Consumer Financial Protection Bureau reform and Telephone Consumer Protection Act regulations.

Hanson and Souto also told Ryan about the jobs created by debt collection companies in his district and the state of Wisconsin.

Wednesday's visit was one of the more than 120 visits with members of Congress that ACA members attended as part of the two-day event. Members of Congress from both sides of the aisle addressed the conference Thursday.

The Washington Insights Conference, sponsored by LexisNexis Risk Solutions, is building ACA's presence on Capitol Hill each year.





# EurekaLIVE: it's the right thing for clients, customers, and employees

EurekaLIVE is a real-time speech analytics tool that allows agent conversations to unfold in text format within 3-5 seconds of the words being spoken. The text triggers fly-outs to the agent based on alert language built to guide the agent through the call. Increased script and call guideline adherence, reduced training time, and service recovery are all goals State Collection Service considered when making the decision to implement EurekaLIVE.

Beyond the "Command Post", which is a real-time supervisor dashboard that adjusts based on what is occurring on the call, the agent has their own mini-dashboard, or Agent Assistant, to offer assistance while the call is taking place. Right now, State Collection Service's quality assurance, speech analytics, and production teams are developing the fly-outs that will provide coaching tools to each agent, specific to each line of business and client call requirements.

Janet Koltick, State Collection Service's Patient Satisfaction Specialist, is one of the lead developers for the agent scripting being used in EurekaLIVE. About the implementation process, she said, "The representatives will see the Agent Assistant as their personal coach during the call, which will accelerate their path to success. Agent Assistant will allow the agent to adjust during the call. I wish I had this tool during my new hire training!" Below is an overview of the Agent Assistant that will be on each agent's screen as their call is taking place:



How the Agent Assistant works, per EurekaLIVE:

1. INNER CIRCLE: Changes color depending on the current alert that is triggered.
2. OUTER CIRCLE: Measures tone of the call, changing from green to light green to yellow to red as agitation and alert severity levels increase.
3. STATUS: States the current status; while on a call, this status will be the most recently triggered alert.
4. EXPAND THE FLY-OUT: Press to expand the Assistant to view the fly-out window. The fly-out will provide additional information regarding the most recent alert – be it a script or pointers.
5. RESET ALL: Clears the most recent event and hides the fly-out.
6. FLY-OUT WINDOW: Displays information associated with the most recent alert. In addition to language being presented, a background image may also be configured to appear within the fly-out. Admin access is required.
7. CALL DURATION: A timer counts the current call duration



# effectively tracking concerns and complaints: closing the loop with consumer, clients, and employees

Complaints are always taken seriously at State Collection Service and it has been that way since our inception sixty seven years ago. While we all strive to provide the best service and seek 100% satisfaction from our customers, complaints are inevitable in the industry we serve. It is our belief that complaints, supported or unsupported, may reflect issues with communication (for example, how we say something) or a process and are opportunities for training and improvement; or, where the complaint is unfounded, confirmation that we are handling accounts in the appropriate fashion. How a service provider receives, acts, and responds to complaints is an important process that can ultimately lead to minimizing complaints.

The service provider is not alone in believing that a complaint tracking process is essential to running a successful business. The Consumer Financial Protection Bureau, created to regulate and oversee certain segments of the financial services market, tasks collection agencies with ensuring that creditors and their agencies are responding to and addressing consumer complaints about collection accounts. A consumer complaint, as defined by the CFPB, is a “submission[] that express[es] dissatisfaction with or communicate[s] suspicion of wrongful conduct by an identifiable entity related to a consumer’s personal experience with a financial product or service.” The CFPB’s use of terms like “expressions” of dissatisfaction and the communication of a “suspicion” of wrongful conduct reflect the CFPB’s desire to capture, in the broadest sense possible, all types and varieties of consumer concerns and a direction by the CFPB to collection agencies to be generous and broad in its interpretation of complaints it receives from consumers. With that context, we want to share with you our complaint process and tracking system (or what we call our “Consumer Response System”).

**Connect with**  
**State Collection**  
**Service, Inc.**



Every State Collection Service employee is charged with reporting complaints, wherever they come from – telephone, in person, a client, our website, state and federal regulators, or by mail. All complaints are logged into our complaint tracking software (we happen to use industry specific software called CastIMS). Each

complaint is categorized, including where it originated from, the reason for the complaint, the client’s name and, ultimately, the cause. Once entered into CastIMS, it is assigned to the appropriate person for follow-up. That person could be the account representative’s supervisor or manager, someone in the Compliance Department, or an individual in our Client Services Department. Part of the follow-up includes a comprehensive review of the account, including applicable call recordings, correspondence, and previous handling of the account. The follow-up is documented in CastIMS.

Depending on the circumstances, coaching opportunities are noted and, if there is an issue with a process or a systemic issue, additional items will be logged into CastIMS. For instance, if there is an established need for training, a training request is created and followed through to completion. As another example, if a process could be improved, a ticket is opened to adjust the process. Each new item opened is linked directly to the complaint that gave rise to the improvements. In that way, we can see, and just as importantly show, that complaints are not only resolved at the individual level, but also resolved in a systemic way where applicable.

While we deal with these issues internally, the CFPB indirectly requires us to communicate complaint information to our clients. With the CFPB’s direction to “close the loop” on complaints by reviewing the creditor’s possible role, we make a concerted effort to track not only complaints against us, but also expressions of dissatisfaction or suspicion of wrongful conduct that may relate back to our clients. For that reason, when we receive a complaint that possibly reflects a concern with creditor information, we communicate that concern with our client and keep open the internal ticket tracking the complaint until such time as we have confirmed the issue with the client and documented a response. By closing the loop with the client, we ensure that the CFPB’s concern regarding the accuracy of creditor information provided to collection agencies is addressed.

In addition to logging the specific issue, we are able to look at trends across clients, individuals, teams, and areas of concern. At a high level, this data is shared with the management team on a quarterly basis. Any company that is not tracking and using the data gathered from complaints is missing an opportunity to address deficiencies and improve processes both internally and externally with the client.

Join us in congratulating the following individuals who have successfully passed the CRCR exam and earned CRCR certifications! This group brings our total of CRCR Certification recipients to 46!

Well done and congratulations!



**Sheri Reichert**  
**Jake Richards**  
**Erin Guernsey**  
**Ashlee Bilderback**  
**Laura Thurow**

**Jessica Kronschnabel**  
**Teisha Childs-Gilbert**  
**Janet Leonard**  
**Susan Ungaro**  
**Patricia Nelson**

## State Collection Service has passed its annual PCI DSS and Teck Lock Assessments!

*A big thank you to everyone involved!  
Without you none of this would be possible!*



Our State family is thrilled to announce the wedding engagement of our own Tim Haag to Kristen Reeder of Madison. Kristen works for Goodwill Industries as a part of their Human Resources team.

The couple has been together for four years and got engaged on a trip to Ft. Lauderdale last fall. Tim and Kristen will wed this fall (2016) in Madison, WI.

We wish them a lifetime of happiness!

*Congrats Tim and Kristen!*





## the time has come **501r reporting is here**

As a community, we've all become familiar with the regulations surrounding 501r. Most hospitals have been complying with a reasonable, good-faith interpretation of the statute since it was announced on December 29, 2014. Now that the reporting period is upon us, State Collection Service hosted a webinar to review the statute as it specifically relates to Extraordinary Collection Actions, or ECAs, on March 24.

During this informative session, Mark Rukavina, principal of Community Health Advisors, LLC, walked through the definition of ECAs, the actions non-profit hospitals must be taking to ensure compliance with such actions and how any violations must be reported. While everyone is familiar with the concepts of the regulations, Mark walked through the specific requirements, including details that may require additional consideration. One such example is the requirement of refunding monies of those individuals who fill out a credit application and are approved for financial assistance. Specifically, Mark reinforced the importance of certain language within your financial assistance policies when it comes to Presumptive Eligibility.

The timing of this webinar was particularly important as a large number of providers were required to be in compliance by January 1 of this year; those with tax years beginning in later months will soon be required to be in compliance.

Mark Rukavina is principal of Community Health Advisors, LLC, Boston. He has more than 25 years of experience working on healthcare issues. In his current capacity he provides assistance on issues related to financial assistance, billing and collection, and community benefit requirements for tax-exempt healthcare providers.

Mark has testified before US Congressional committees and has published research and policy briefs. He is a member of HFMA's Massachusetts - Rhode Island chapter. Mark has spoken on this topic at numerous conferences across the nation.

If you didn't have an opportunity to join us during the live webinar, head over to our website to listen to the recording or [click here](#).

## 2016 STRATEGIES TO ACHIEVE **Breakthrough Results**

### UPCOMING WEBINAR

*Delivering an Enhanced Patient Experience by Measuring  
Performance and Rewarding Key Representative Behaviors*  
with Tina Hanson

May 19th, 11 AM CST

[\*register today!\*](#)

# The State Collection Service Family - Making a Difference in Our Communities



**500 hour volunteer goal for spring**

**donated to charity in 2015**  
by state collection service and its employees

**\$14K** was raised and donated to Special Olympics of WI

with the help of Billing Tree, State Collection Service raised \$14K during the Polar Plunge fundraiser where State was a Corporate Sponsor.

**DOLLARS BY SITE**

madison	\$800	to domestic abuse intervention services
beloit	\$2,000	to adopt-a-family
milwaukee	\$500	to school system
chicago	\$1,500	for local charities

February wrapped up with 20 cool folks including State employees, friends from Billing Tree and Apex, three Special Olympics athletes, plus many family members of staff, jumping in to ice-cold water at the Polar Plunge, even though the temperature in the air was minus three degrees with a chill factor of 15 below!

With the help of our co-sponsor, Billing Tree, every employee who contributed money and time, and the company's matching contribution, we raised over \$14,000 for Special Olympics of Wisconsin!

This terrific effort has given us a great booth for the year's charitable giving effort! To-date we, as a company, have already donated over \$20,000 to local charities!

Charitable work is something we all take pride in at State Collection Service, a big 'thank you' to all who contribute to these efforts every year!



come on down....

# state's 16th annual employee awards banquet



## Oh, Baby!

Congratulations to Kelly Gransee (Client Services) and Tiffany Edwards (EBO Collections) and their families!

Lena Jo Kleisch (left), daughter of Kelly, was born Jan 21, weighing 8lbs 12oz and was 22 inches long.

Harper (right), daughter of Tiffany, was born April 17th.

Congratulations again Kelly and Tiffany!

