

# THE STATE OF COLLECTION



A State Collection Service, Inc. Newsletter  
Volume 18, Number 1 • First Quarter 2012

## WHERE WE'LL BE

### **Indiana HFMA Spring Institute**

April 11-13, 2012 – Indianapolis, IN

### **HEANO, HIMSS, MGMA & AONE Joint Meeting**

April 19, 2012 – Warrensville Hgts, OH

### **HIPAA COW Spring Conference**

April 20, 2012 – Madison, WI

### **Iowa HFMA Spring Meeting**

April 26-27, 2012 – TBD, IA

### **FL HFMA Annual Health Care Conference**

April 26-27, 2012 – Orlando, FL

### **Central PA and Northeastern PA Joint Meeting**

April 27, 2012 – State College, PA

### **GA HFMA Spring Institute**

May 9-11, 2012 – Young Harris, GA

### **AAHAM WI, WCCMA, WAHAM Joint Annual Spring Conference**

May 9-11, 2012 – Madison, WI

### **Amerinet Member Conference**

May 15-18, 2012 – Las Vegas, NV

### **MO HFMA Joint Spring Conference**

May 16-18, 2012 – Maryland Heights, MO

### **WI HFMA Annual Conference**

May 23-25, 2012 – Sheboygan, WI

### **HFMA ANI**

June 24-27, 2012 – Las Vegas, NV

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## PROGRESS... TO SERVE YOU BETTER

—Tom Haag, Chairman and CEO



Quite a few years ago, most business was conducted only between the hours of 8:00a and 5p. If you wanted to buy something, you went to a place of business and bought what you needed. At that time, door- to- door shopping was all the rage.

So much has changed in business since that time. Business is no longer limited to the hours of 8-5, Monday to Friday. In fact, most business is now 24/7.

In the same fashion, debt collection has changed. About fifteen years ago, we learned of this new way of selling service and describing the business we were in – it was called a webpage. Our desire to be on the cutting edge meant we needed to hire a company that could build this webpage for us. It turned out to be an awful experience for us. We had no direct access to it, it was full of bad information, words were misspelled all over the place... what a mess. We had no choice but to abandon it at the same time, we were competing for a client's business with another agency; unfortunately, that other agency was selected because they had a site up. Shortly after this incident, we learned an important lesson and developed a much better site, sharing who we are with the world.

Today, you would be hard pressed to find a business that does not have a web presence. We have learned over time how important a great website is for us and for our customers. For the past several months we have been reengineering [www.statecollectionservice.com](http://www.statecollectionservice.com) to meet our updated needs. Today, our new site provides 24/7anytime access to customers, prospective customers, consumers and regulators to reach us with questions or make payments.

You'll find more information on our enhanced website as you read this newsletter further. I hope you'll take a few minutes to browse through it – we'd love to hear your comments. ✉

## LOCATIONS

Madison, WI:	608-661-3000 800-477-7474	Minneapolis, MN:	651-264-9848 800-616-9695
Beloit, WI:	608-365-6654 800-477-7474	Chicago, IL:	630-232-2545 800-232-2546

SERVICE. INTEGRITY. RESULTS.

# Introducing . . . a Redesigned [statecollectionsservice.com](http://statecollectionsservice.com)

—Steve Beard, Chief Business Development Officer



State Collection Service is excited to announce the launch of our new website! In addition to a completely changed look, our new site allows us to better communicate not only with our current and prospective clients, but also with consumers. Along with links to our secure web portals (State Online™ for clients and EZPay Online™ for consumers), individuals can not only learn more about our company and services, but can also register for upcoming webinars (and find past sessions), find relevant industry news, and see where we'll be in the coming months.

Through our new site, we provide consumers an opportunity to

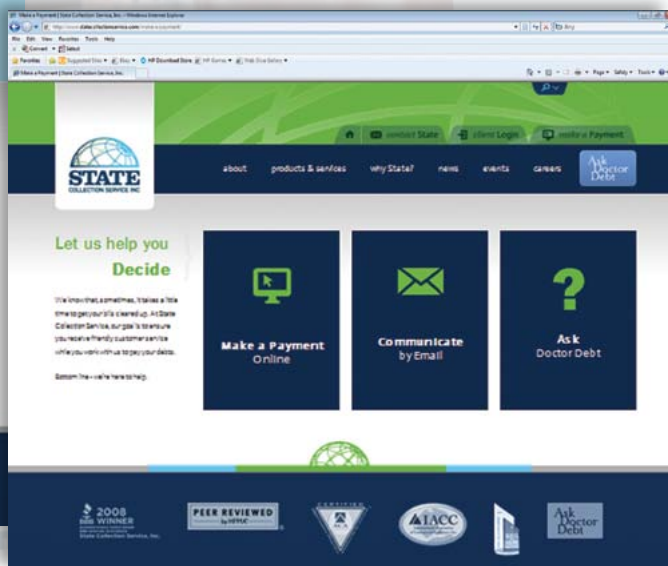
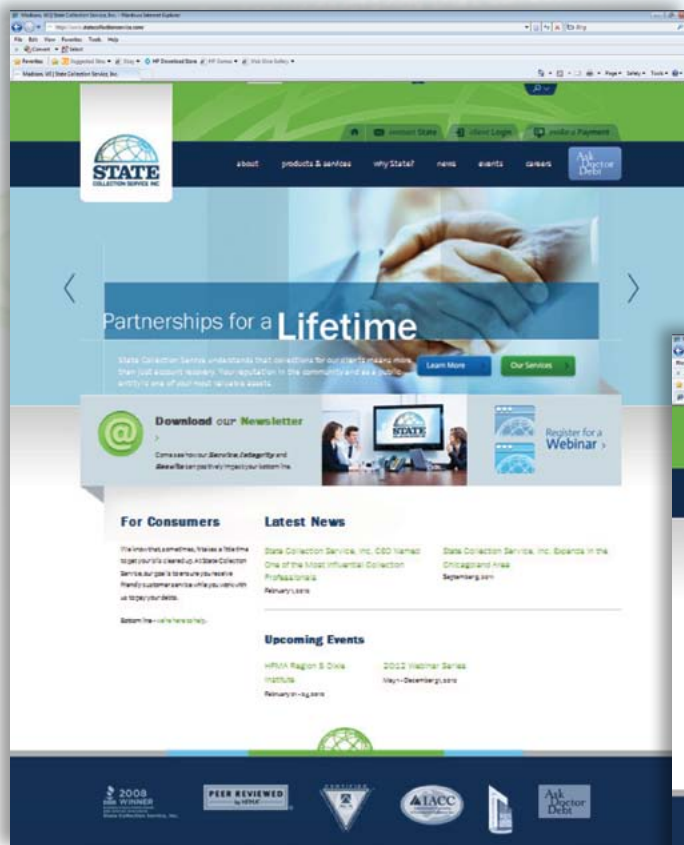
communicate with us via email, often reducing the amount of time it takes to collect an account. This new tool also allows us to answer consumer questions and concerns immediately, easing any stress and frustration that may be caused by unpaid accounts. Consumers can also reach Ask Doctor Debt, a product of the ACA International Education Foundation, which provides straightforward answers to a myriad of debt and credit questions.

If you haven't already, take a few minutes to check out the

vibrant look of our new site at [www.statecollectionsservice.com](http://www.statecollectionsservice.com). Use the contact form to let us know industry

information or white papers you would like to see.

While you're there, be sure to register for an upcoming webinar and listen to industry leaders as they discuss today's pressing topics. Or simply learn a little more about State Collection Service and our offerings. Whatever you choose to do, we know that you'll have no trouble finding what you're looking for. In fact, you might even find a little more!





## BUILDING *PARTNERSHIPS FOR A LIFETIME* THROUGH CONTINUED GROWTH

—Tim Haag, Client Services Manager

State Collection Service is proud to announce the recent expansion of our Beloit, Wisconsin call center. Still located at 655 Third Street, our office has moved to a larger suite to accommodate an additional 100 employees.

"Being able to grow our Beloit office by so many individuals not only helps our clients and our company, but has a strong impact on the local community," said Tom Haag, CEO. Historically, the Beloit area has had one of the highest rates of unemployment in the State of Wisconsin and is a federally-designated HUBZone (historically underutilized business zone). State Collection Service has had an office in Beloit since 2000. During this time we have worked closely with the City's Development Office to bring dozens of jobs to the community.



In addition to tripling the size of our office space, we have added a state-of-the-art training center and conference room to enhance our current offerings and accommodate our expected growth.

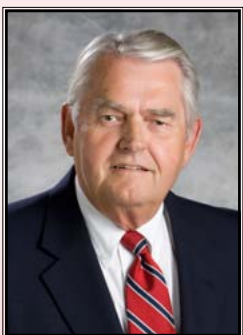
We recently held a ribbon cutting ceremony involving members of the Beloit Chamber of Commerce and City officials as well as Wisconsin State Representative Amy Loudenberg (of the 45th Assembly District) and Helen Forbeck of United States Representative Tammy Baldwin's office.

With the recent expansion of our Beloit location, State Collection Service looks forward to continued growth for our clients and our communities. ✎

## **TOM HAAG** named in the **TOP 25 MOST INFLUENTIAL COLLECTION PROFESSIONALS** for 2011

*"It costs nothing to say you are sorry! Sometimes we overlook the obvious. Most complaints arise from an angry consumer. It does not have to be that way."*

## **Congratulations Tom!**





# THE COLLECTOR'S ROLE AS A PROBLEM-SOLVER: THE CONSUMER RELATIONS TEAM

—Tracy Dudek, Vice President of Operations



After attending the annual American Collectors Association convention last summer and listening to a seminar about creating a “Help Desk” for consumers, our team knew right away that this was something we at State Collection Service need, as it was in complete alignment with the company’s values. Assisting consumers with concerns, inquiries, disputes or other sensitive matters is exactly what we want to accomplish, with the ultimate goal of resolving the account for our client.

The best way to handle these inquiries was to ensure the callers were in contact with some of our most tenured specialists who could handle a wide variety of inquiries.

First call resolution is always our goal and that means empowering our Consumer Relations Team with the knowledge and authority to resolve accounts on behalf of the consumer. This means having direct access to key information about the account and the ability to work closely with our client services team when we need our client’s help for additional information.

The Consumer Relations Team has a dedicated phone number and calls are handled with a very low average speed to answer. Calls may be transferred from other collection specialists, they may be direct calls from consumers, or may be calls directed from our website. After all, the way we handle calls is a direct reflection on the clients on whose behalf we work. The goal is to resolve accounts thoroughly and leave the consumer feeling satisfied with the resolution on the account, by providing top notch customer service.

Mike Paumen, our Madison Collection Manager feels strongly that the Consumer Relations Team has had a positive impact on the resolution of inquiries. Mike states, “The consumers who have called into the help line so far, have been happy that we could answer their questions on the spot. Many times, this leads to payment on the account. The most common call we have received is from someone who has questions about the Online Payment Portal; we have equipped our Consumer Relations Team with the necessary tools to answer questions about the payment portal.”

We are looking forward to the continued resolution of consumer inquiries through our Consumer Relations Team. As Tom Haag always says, “You collect more bees with honey than vinegar!” 🐝



DOSE OF INSPIRATION!



## Where we've been...



2012 was off to a busy start with the **Healthcare Mega Conference** in Wisconsin Dells! Booth visitors were encouraged to "Milk the Cow" on one of our iPads for a chance to win one of our top three fabulous prizes!

*Top: Terry Armstrong, Brad Taylor, Tim Haag, Steve Beard  
Tracy Dudek, Mona Sen, Katie Wood.*

*Bottom: Steve Beard cheering on some of our booth visitors as they attempt to milk our iPad cows for the fastest time. Not pictured: Rita Lingen.*

Just a short two weeks later we were in Las Vegas attending the **Region 11 Symposium**. There, conference-goers had the opportunity to play our slots!

*Tim Haag and Steve Beard posing with the State slot machine.*



*Mike Mullins and Steve Beard*

In late February we took to the south exhibiting at the **Dixie Institute** in Greensboro, GA. Despite being first-timers at the conference, State was a big hit with our key game. Attendees were excited to try to unlock one of our treasure chests for a chance to "Unlock the Key to Our Secret Sauce"!

## Where we're going...

We're gearing up for the **2012 HFMA ANI** in June! This year's conference will be held at the beautiful Mandalay Bay Resort and Casino in Las Vegas! State Collection Service looks forward to making a big splash again this year with conference attendees!





# WHY OUTSOURCE INSURANCE BILLING

—Luann Longtine, Director, Extended Business Office

There has been a significant change over the last several years making it progressively more challenging for the healthcare industry to maintain control over ever-growing receivables. Medical providers continue to face numerous administrative struggles, both on the front end as well as with the back end processes comprising the entire revenue cycle.



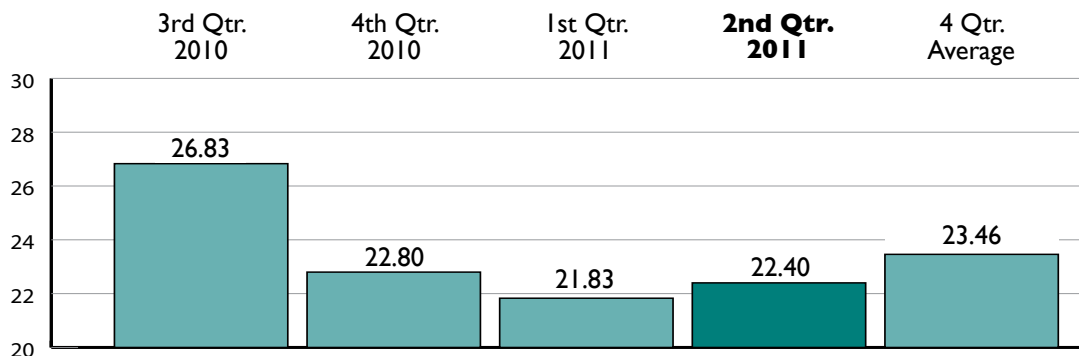
It is estimated that 75% of hospitals now outsource at least one business office function. As the current healthcare environment continues to make it increasingly difficult for hospitals to efficiently manage all of their in-house operations, more hospitals are not only outsourcing but are actually expanding the number of functions being outsourced. Due to the problems surrounding ever-changing claims filing rules, regulations and procedures that vary from payer to payer, accurate claims filing has become more complex. Trying to manage the immense amount of red tape surrounding the actual billing and follow up of unpaid claims has made insurance billing and follow-up the most obvious functions with outsourcing potential.

Managing insurance billing services in-house is not only tedious, but also expensive. If you are interested in making your business office more efficient, outsourcing can be an effective choice. By outsourcing this function, you can reap the benefits of accurate, quick and cost-effective insurance billing solutions. The main reason for considering outsourcing is to reduce the expenses associated with staffing and other overhead costs. You can solve the problems related to healthcare claim filing such as accurate claims submission, a streamlined insurance claim follow-up process and improved tracking and resubmission of rejected claims. By outsourcing your insurance billing you have access to the skill and expertise of billing specialists who are often difficult to find, train and retain, thereby reducing your employee turnover rate. There is also the added benefit of a larger employee pool with a reliable skill level and improved technologies, which can mean a faster turnaround on unpaid claims and increased patient satisfaction.

Of course, as with all outsourcing partnerships the most successful results are achieved when expectations are clearly defined and both parties have an interest in the success of the project. Contact us today if you feel your business office can benefit from outsourcing your insurance billing and follow-up needs. ✨

## A/R Aging on the Rise

In the second quarter of 2011, U.S. hospitals reported 22.40 percent of accounts receivable (A/R) aged greater than 90 days, up from 21.83 in the first quarter. Despite the decline in A/R aging performance, U.S. hospitals still hit the benchmark for this financial indicator, which is to hold A/R aged more than 90 days to 25 percent or less of total A/R.



Source: HARA Report on Second Quarter 2011, vol.25, no.3, 2011, with permission from Aspen Publishers, Inc., [www.aspenpublishers.com](http://www.aspenpublishers.com). For more information, call 1-800-638-8437.



Lisa Wilburth and Jeff Ruekert (EBO Representatives)  
with Erika Powers (EBO Manager)

# WOW AWARDS

State Collection Service gave away several WOW Awards this last quarter! The WOW Award was created to recognize those employees that go above and beyond in their role, provides a great example for others, and make us all stop and say, "WOW!"

Congratulations to all of the winners! Thank you for all of your hard work!



Left: Robert Jacquint & Lori Wolfe (EBO Representatives) with Luann Longtine (Director - Extended Business Office) and Terry Armstrong (President).



Right: Shannon Schleicher (Production Support) with Terry Armstrong (President), Tim Haag (Sales and Service Executive) and Sharon Riley (Client Service Representative - Lead)



Tim Haag put a challenge out to the Madison collection floor on a snowy Friday afternoon in January, if they could get \$2,500 in immediate pays in 45 minutes, he would make a snow angel in front of the building.

The team pulled in over \$3,100 in just 39 minutes!





## 2012 STRATEGIES TO ACHIEVE **Breakthrough Results**

*Mark your calendars for the next webinars in our series!*

### **April 19: “Healthcare Trends and the Impact on the Revenue Cycle”**

Led by Nelson Lowman, Partner - Berkley Research Group

Each of you know the issues you face everyday, but what are some of the trends that may impact you tomorrow. The key to a successful strategy is not only identifying the issue but creating a strategy to deal with the issue. Nelson Lowman will walk us through the trends and discuss practical strategies in the midst of these trends.

### **May 24: “Customer Service and the impact on Patient Satisfaction”**

Led by Steve Levin, Chief Executive Officer - Connance

A key component of most healthcare providers mission is to “treat” the patient with dignity and respect. As such, the treatment of your patient before and after the visit is very important to patient satisfaction. Steve Levin will discuss the balance between mission and money and how to improve patient satisfaction.

### **June 14: “Equipping your staff to succeed- tailoring the training to the learner”**

Led by Tina Hanson, Vice-President - State Collection Service

Your employees are the most important asset of your facility. In essence they become the face of your organization. As providers we invest a great deal into the training of our employees, but does one size fit all? Tina Hanson will review the various learning styles and discuss the steps to implement training to match the individual learner.

### **July 19: “A case study in improving results and satisfaction”**

Led by Jon Neikirk, Assistant Vice Present of Revenue Cycle - Froedtert Health

Jon Neikirk will walk us through his experiences in not only improving bottom line results but improving patient satisfaction.

### **August 9: “Effective communication to improve Patient Satisfaction”**

Led by Tina Hanson, Vice-President - State Collection Service

You have heard the expression, it is not what you say, but how you say it. Tina Hanson will provide practical steps in training your employees to generate results and overall patient satisfaction.

**Visit [statecollectionservice.com](http://statecollectionservice.com) to register today!**



## TO THE SLAMMER!



*On March 1st, State Collection Service Chief HR Officer, Tracy Bredeson, went behind bars in support of the Muscular Dystrophy Association!*

*Tracy was joined by an elite group of "most wanted" leaders, uniting to help families being served by MDA in the community. She was hauled off to Capital Harley in Madison where she served her time until she was released for making her bail of over \$1,000 in generous donations! And the "Paddy Wagon" she was hauled around in? . . . a stretch Cadillac Escalade - not too shabby!*

Mary Dodd, Patient Services Supervisor at UW Medical Foundation and a good friend of State Collection Service, called upon the help of our employees to assist her in raising money for this year's annual Polar Plunge. Mary braved the cold with her team of hearty souls on February 18th, jumping into Lake Monona and raising \$1,200 for Wisconsin's Special Olympics athletes Way to go, Mary!!!





# State Collection Service

## Why are you most looking forward to spring?



In spite of having a relatively mild winter, we've been waiting for spring! We asked the employees of State Collection Service what they are most looking forward to with spring finally here.

"Thunderstorms and opening the windows at home." (*Teah A., Madison*)

"I am preparing to receive a new born baby!" (*Brian A., Woodbury*)

"Just being outside." (*Dwight S., Woodbury*)

"Spring is my favorite time of the year. The days are longer, the weather is warmer, it makes me want to be outside more. I am looking forward to this spring as my stepdaughter and granddaughter are coming to town to stay with us for a mini vacation. Spring is a happy time of year!!" (*Dawn H., Madison*)

"I am looking forward to spring because of my birthday, tax season (collections) and I love the way trees and leaves look." (*Tava B., Woodbury*)

"On way to summer! Fun fact: If you stand at the equator on the first day of spring, you will see the sun pass directly overhead. This is only true two times a year, first day of spring and last day of autumn!" (*Candice Y., Madison*)

"Spring is rejuvenation for the plants and flowers. Crocus, daffodils and tulips all peek their heads out of the ground and buds on the trees emerge. It's so uplifting and beautiful. It is truly the most beautiful time of the year." (*Judy L., Madison*)

"Warmer weather, flip flops and tulips." (*Amanda P., Madison*)

"Finishing outdoor projects and playing with my puppy outside." (*Jennifer B., Madison*)

"I am looking forward to spring because I like to see the flowers bloom and to see the robins and hear them chirp. When I was little, my mom would say in the springtime the first robin you see, you make a wish and it will bring you luck throughout the summer. I am so longing for more daylight and warmer temperatures because it always seems to put you in a better mood. Even though I love the change of seasons because each one is special in its own way. There's nothing like being outside, sitting back and relaxing while the sun warms you and you are breathing in the fresh air and the smell of the lilac bushes when they bloom. It always reminds me of my Grandma's back yard when we would visit her and the scent of home made fresh bread after she just got done baking when she knew we were coming. Good times and great memories." (*Shannon F., Chicago*)

"The nice weather and being outside." (*Melissa C., Woodbury*)

"Baseball season." (*Amy F., Madison*)

"I'm looking forward to hitting the disc golf course." (*Paul W., Woodbury*)



## LAST QUARTER'S BRAINTEASER

Brooks Burt from Marshfield Clinic is the winner of the last Brainteaser.

**Congratulations, Brooks!** We will be delivering a special prize within the next few weeks.

Barb Crosby (Chartwell Midwest Wisconsin), Martha Hoff (UW Health Fox Valley Family Medicine) and Richard Knospe (Baldwin Area Medical Center, Inc.) also had correct answers! Good job!

*Be sure to send in your Brainteaser entry – you could be our next winner!*

## THIS QUARTER'S BRAINTEASER

1. A basket contains 5 apples. Do you know how to divide them among 5 kids so that each one has an apple and one apple stays in the basket?
2. Two girls were born to the same mother, on the same day, at the same time, in the same month and year and yet they're not twins. How can this be?
3. A girl who was just learning to drive went down a one-way street in the wrong direction, but didn't break the law. How come?
4. What occurs once in every minute, twice in every moment, yet never in a thousand years?
5. Why can't a man living in the USA be buried in Canada?

Please email your answers to [newsletter@stcol.com](mailto:newsletter@stcol.com) or fax them back to (608) 661-3001 (Attn: Newsletter). Be sure to include your name, employer and email address with your answers.

**Solution to the last Brainteaser**

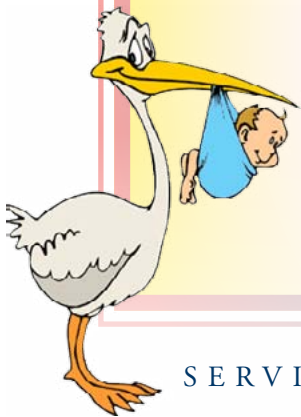
1. Barium	3. Carpet
2. In the riverbanks	4. Mary
	5. Footsteps

# Oh, Baby!

*Congratulations to Jamie Meise (H.R. Coordinator) and her husband, Kyle, on becoming first-time parents to a beautiful baby boy!*

*Andrew James Meise was born on February 21, 2012, weighing 5 pounds 9 ounces and was 19 inches long. Mom and baby are doing well!*

*Congratulations Jamie!*



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