



# THE STATE OF COLLECTION

A State Collection Service, Inc. Newsletter  
Volume 20, Number 1 • First Quarter 2014



## WHERE WE'LL BE

**WA-AK HFMA Conference**  
February 25 - 27, Seattle, WA

**Dixie Institute**  
February 25 - 28, Mobile, AL

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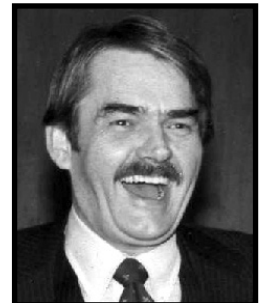
## LOCATIONS

800.477.7474  
Madison, WI                      Beloit, WI  
Milwaukee, WI                  Chicago, IL

# 1949 through 2014

## 65 YEARS AND COUNTING

—Tom Haag, Chairman and CEO



Tom Haag, 1970

Sixty-five years ago my father took a chance. For a number of years he had worked for a collection agency and then partnered with a colleague of his, Howard Stark, but his wish was to start and run his own collection agency. There was a local agency that was in financial straits. My father was quite sure he could repair it and turn it into his very own successful business.

In January 1949, Hilding Haag purchased the assets of this struggling company and incorporated what became State Collection Service, Inc. At that time I'm sure he was more concerned about how he was going to turn a profit and feed his family than where his company would be 65 years later. In taking that risk, however, what my father did was set a high standard for the treatment of both our clients and their customers.

The statement, "You collect more bees with honey than with vinegar" was a perennial favorite of my father's. That statement has gone on to be the basis of this company for 65 years running. What once was accomplished with a shoe box full of ledger cards, a tank of gas, and a map is now done with computers and the internet. What hasn't changed though over all these years is the attitude of the representatives that communicate with clients and consumers – you truly do collect more bees with honey than with vinegar.

Throughout this issue you'll learn where we are as a company and where we are headed. Who knows where we'll be in another 65 years? One thing I am certain of, however, is that this organization will continue to operate on Hilding Haag's philosophy. ✂



PARTNERSHIPS FOR A LIFETIME



# LOOKING BACK ON 65 YEARS

—Terry Armstrong, President



When we got together to brainstorm content for this issue of our quarterly newsletter, State Collection Service's 65th anniversary was right around the corner and seemed like a natural theme to propel our content. The more I thought about it, the more it struck me – a 65-year-old family-owned business within the collection industry that has not only maintained its reputation, but has grown and thrived – this is a very impressive accomplishment indeed.

When Hilding Haag started State Collection Service in 1949, he only had a few employees. Today, we operate out of four offices with over 350 staff members, having opened our newest center in Milwaukee in December 2013. While Hilding operated with a shoe box full of ledger cards and personal visits, today we handle tens of millions of accounts using several software programs and sophisticated telephone dialers. Our employees no longer make personal visits to consumers, but our customers still do occasionally drop in to meet with us. Sixty-five years ago, Hilding and his staff handled only bad debt accounts; in 2014, nearly half of our business is comprised of providing

Extended Business Office services to our clients.

Of course, accounts are more complicated today, particularly in the area of healthcare. In 1949, there was no Medicare and certainly no Affordable Care Act; in fact, Medicare didn't come into existence until nearly 20 years after State Collection Service was incorporated. There also was no recommended process for resolving medical accounts as outlined by HFMA and ACA International in their recently released best practices. And now there are navigators assisting people with getting signed up for insurance on the healthcare exchanges, in addition to a myriad of firms that help hospitals get folks signed up for other government programs.

Things were definitely simpler sixty-five years ago without FDPCA, TCPA, CFPB, HIPAA, and 501(r). Today, with all of the regulations affecting both bad debt collections as well as the healthcare industry, we work hard to continue to stay abreast of all of these changes, making sure that not only we comply but that we assist our clients with compliance as well. This is the very reason for our continued discussion on the topic of 501(r) and its progress.

While Hilding supplied the necessary on-the-job training to his employees, today our new hire training curriculum alone spans several weeks. In addition, our training team consistently provides ongoing development opportunities to our staff – in 2013 alone we provided both new and seasoned employees with over 15,000 hours of training. Of course, technology has certainly aided our ability to reach out to our staff – dedicated classrooms in each office, online tutorials, pop-up help screens on employee computers, and side-by-side training sessions (to name just a few!) all facilitate State Collection Service's mission of a highly-trained workforce.

Along these lines, in her article, Tracy Dudek discusses a new program we are utilizing from Goodwill Industries called TalentBridge. This program expands our new hire training protocol by an additional two weeks concentrating specifically on customer service. Great customer service and how we treat our clients and their consumers has not changed in 65 years; programs like TalentBridge allow us to take Hilding's desire for exceptional customer service to the next level. It is because of this dedication to customer service that we continue to work with the very first client Hilding Haag served in 1949. It is also the reason we have over 60 clients who have remained with us over 15 years. The satisfaction of consumers and our clients is still number one.

I could go on and on addressing all the changes in technology, but let's keep it simple. Yes, now we have smart phones, iPads, online payment portals, eNotices (statements by email and text), etc. But as technology continues to change, we must continue to ask ourselves how this technology betters our company and how it helps to better serve our clients. Through the extensive use of our advanced quality monitoring system, CallMiner, we can review 100% of our calls, ensure compliance with all laws, resolve the account during the first call, and – most importantly – continue handling consumers with the utmost courtesy and professionalism. Doing all of this manually was a difficult task; finding the right technological solution has made all the difference for our clients and the consumers we work with daily.

*Continued on page 3*



*Continued from page 2*

In spite of all the changes we have seen since 1949, one thing remains the same – our employees continue to be the foundation of our success. By hiring the best people and providing them with the best training and tools, Hilding's philosophy that "you catch more bees with honey than vinegar" lives on. Our vision of "Partnerships for a Lifetime" honors that legacy.

Finally, we can't reflect on our sixty-five year history without congratulating Tom Haag on his own 50th anniversary with the company, continuing his father's dream of owning a successful business. Having Tom, and now his son Tim, working with the company, State Collection Service is in good shape for another 65 years! 🌸

## HFMA AND ACA INTERNATIONAL ANNOUNCE BEST PRACTICES FOR RESOLVING PATIENT MEDICAL ACCOUNTS

On January 15, 2014, a Medical Debt Collection Task Force led by the Healthcare Financial Management Association (HFMA), ACA International, and a group of diverse stakeholders, including medical providers and consumer advocates, announced new best practices to help make paying of medical bills an easier and fairer proposition for consumers. Included on this task force was Tina Hanson, Executive Vice President of State Collection Service, Inc.



"Many consumers are struggling with medical bills today," said ACA International CEO Pat Morris. "These best practices are a balanced step forward for all of the stakeholders involved to better resolve patient medical accounts."

The best practices are designed to provide patients with a thorough understanding of what to expect during the payment and collection process. They call for developing consistent, coordinated policies for account resolution so collection agencies and others are governed by a provider's board-approved policies; developing appropriate channels and best practices for patient communications and account resolution; reporting back to credit bureaus when accounts are resolved (in cases when an account is reported to a credit bureau); and tracking consumer complaints.

"These best practices provide a much-needed blueprint for hospitals, physicians, and our partners in account resolution to coordinate their activities in ways that respect and benefit patients," said Joseph J. Fifer, FHFMA, CPA, president and CEO of HFMA. "Patients want information that is timely, clear, and concise and deserve a consistent, fair process for resolving payment issues."

Healthcare leaders hope the best practices (available at [www.hfma.org/medicaldebt](http://www.hfma.org/medicaldebt)) will be adopted throughout the healthcare industry, offering clear guidance on resolving financial obligations before, during, and after a patient visits a hospital or other healthcare setting. The best practices are designed to improve communication between patients and providers and standardize and better coordinate all business practices related to medical account resolution. The details of these best practices include:

- Improve Patient Education and Communication. Take responsibility for educating patients about their payment options and responsibilities. Be proactive about communicating available financial assistance policies and procedures.
- Make bills patient-friendly. All financial communication should be clear, concise, correct, and patient friendly. See HFMA's Patient Friendly Billing Project.
- Establish policies for account resolution and ensure that they are followed. Make sure that key account resolution activities are governed by your organization's board-approved policies.
- Report back to credit bureaus when an account is resolved. If a past-due account is reported to a credit bureau, the reporting entity should report back to the bureau when the account is satisfied.
- Track all consumer complaints. This information should be shared between the business affiliate and the provider to improve customer service, hasten account resolution, and avoid reoccurring grievances.
- Use established HFMA and ACA best practices, principles, and guidelines to inform your organization's approach to medical account resolution. This includes HFMA's Best Practices for Patient Communications; HFMA's Patient Friendly Billing Project; ACA's Health Care Servicing Guidelines; and ACA's Code of Ethics.

As part of State Collection Service's monthly webinar series, Tina shared a walkthrough of the best practices, providing expanded detail and background. Listen to Tina's webinar, "Medical Debt Task Force: Observations and Recommendations", [here!](#) 🌸

*(Portions reprinted with permission of HFMA.)*





## STRATEGIES TO ACHIEVE **Breakthrough Results**

### ICD-10 PREPARATION - WEBINAR EXPLORES TWO CASE STUDIES

— Steve Beard, Chief Business Development Officer

For those of you who have not yet participated in our webinar series, all of our previous sessions are recorded and available on our website at [www.statecollectionservice.com/previous-webinars/](http://www.statecollectionservice.com/previous-webinars/) – we hope you'll take some time to listen (or re-listen!) to what's out there!

Our webinar series is designed to provide insight and best practices from industry experts and peers. Among last year's highlights was a presentation of two case studies in the ICD-10 preparation as shared by Elaine Lips, President and CEO of ELIPSe, Inc. State Collection Service's Executive Vice President, Tina Hanson, shared her experiences and gave us insight into the Medical Debt Advisory Task Force, assembled by HFMA. We also explored how the use of speech analytics can be used to improve patient satisfaction scores.



*As we look forward to this year's sessions, we have several great topics, but I'd like to hear about topics that interest you. Please send me your ideas at [steveb@stcol.com](mailto:steveb@stcol.com). Stay tuned for more details!*

## What Things Cost **THEN** & **NOW** 1949-2014

	T H E N	N O W
Loaf of Bread	\$0.14	\$1.42
1 lb of Butter	\$0.87	\$3.50
Gallon of Milk	\$0.21	\$3.53
Dozen Eggs	\$0.72	\$1.93
Gallon of Gasoline	\$0.17	\$3.46
Average New Automobile	\$1,420	\$31,252
Average Cost of a New Home	\$7,450	\$317,683
Average Home Price	\$1,911	\$152,000
Minimum Wage	\$0.70	\$7.25





## 1940's

- 1949: State Collection Service, Inc. (State) is established by Hilding Haag in Madison, Wisconsin and located at 8 South Carroll Street
- 1949: State begins its relationship with Madison General Hospital (now Meriter Hospital)

## 1950's

- 1953: State moves its office to 15 West Main Street in Madison
- 1959: State continues to grow, moving its office to 1 West Main Street in Madison

## 1960's

- 1964: State gets its first national client - Skelly Oil Company
- 1969: State moves its office to 119 Monona Ave (now named Dr. Martin Luther King Jr. Blvd.) in Madison

## 1970's

- 1972: Hilding Haag retires from State Collection Service; Tom Haag takes over the company
- 1976: State moves to 338 West Lakeside Street, Madison
- 1978: The Fair Debt Collection Practices Act, or FDCPA, becomes law

## 1980's

- 1982: State gets its first fax machine
- 1985: State gets its first card-less computer system
- 1989: Tom Haag earns the Paul Bunyan Award, which is ACA International's highest honor

## 1990's

- 1991: State gets its first dialer and converts to the Flexible Automated Collection System, or FACS
- 1993: State moves its headquarters to our current location at 2509 South Stoughton Rd. in Madison
- 1995: Tom Haag is named President of ACA International
- 1996: The Health Insurance Portability and Accountability Act (HIPAA) is enacted by the U.S. Congress
- 1997: State establishes its Extended Business Office (EBO) Division
- 1998: Tom Haag becomes a two-time winner of the Paul Bunyan Award
- 1999: Protocol Financial of Woodbury, Minnesota is purchased by State

## 2000's

- 2000: Gateway Services of Beloit, Wisconsin is purchased by State
- 2001: State becomes the third agency in the world to become certified under ACA International's Professional Practices Management System, or PPMS
- 2003: State become licensed to collect in all 50 states
- 2006: State has its first \$1 million dollar in fee revenue month
- 2007: State reaches 150 employees
- 2008: State becomes the first independent collection agency to be awarded the Wisconsin Better Business Bureau's Torch Award for Business Ethics
- 2009: State receives an A+ on the Better Business Bureau's new rating system
- 2009: State celebrates its 60th anniversary
- 2009: Third generation Haag, Tim, joins State

## 2010's

- 2010: State invests in HFMA's Credentialed Revenue Cycle Representative program and begins requiring certification of EBO staff
- 2010: State Collection Service expands into the Chicagoland area by opening an office in Geneva, Illinois
- 2011: State receives Peer Reviewed by HFMA status
- 2011: EVP and Chief Strategy Officer Tina Hanson is named ACA Instructor of the Year
- 2012: Expansion of the Beloit, Wisconsin office
- 2012: State is honored with Ontario System's Hall of Fame Award for Technology Innovation
- 2012: State Collection Service's Chief Business Development Officer, Steve Beard, speaks at HFMA ANI
- 2013: Tom Haag receives the ACA Member of the Year award
- 2013: State's President, Terry Armstrong, and EVP, Tina Hanson, speak at HFMA ANI
- 2013: State Collection Service opens an additional office in Milwaukee, Wisconsin
- 2013: Executive Vice President Tina Hanson and Marc Soderbloom, Chief Compliance Officer, testify before the Wisconsin State Legislature's Judiciary Committee regarding a recently-introduced bill
- 2014: State reaches 350 employees



## 501(r) TODAY WHAT DOES IT MEAN?

— Marc Soderbloom, Chief Compliance Officer and In-House Counsel



Section 501(r) of the Internal Revenue Code was enacted under the Patient Protection and Affordable Care Act. The section 501(r) requirements, which are effective today, require charitable (tax-exempt) hospitals to, among other things, establish and disclose financial assistance policies and abide by reasonable billing and collection methods. In June of 2012, the Department of the Treasury and the Internal Revenue Service published proposed regulations as guidance in complying with section 501(r). While the comment period expired on September 24, 2012, the proposed regulations are still not effective today.

Although the proposed regulations have not been published, on December 30, 2013, the Department of Treasury and the Internal Revenue Service published guidance pertaining to reliance on the proposed regulations. The guidance provided that tax-exempt hospitals “may rely on all of ... the provisions of the proposed regulations pending publication of final or temporary regulations.” This does not mean hospitals are required to follow the proposed regulations. It does

mean that hospitals attempting to comply with section 501(r) by following the regulations as proposed will not be subject to the possible loss of tax-exempt status while waiting for the regulations to become final. It also means hospitals may need to revisit policies and practices related to compliance with section 501(r) now, and once again after the final or temporary regulations are published.

In our 3rd Quarter, 2012 newsletter, we reviewed and discussed two important time periods from the proposed regulations: the “notification period” and the “application period.” We provided a summary description of these two periods and the activities that may or may not be engaged in during those periods. With the recent guidance published, we take a closer look at the proposed regulations as it relates to written agreements a hospital should have with a collection agency. The regulations require hospitals to engage in “reasonable efforts” to determine if an individual is eligible for assistance under the hospital’s financial assistance policy (FAP). There are several hurdles the hospital must clear to determine whether the hospital engaged in “reasonable efforts.” Under the regulations, one of those hurdles is “a legally binding written agreement” between the hospital and the collection agency or debt buyer (we will address additional hurdles in future newsletters). The written agreement requirement includes provisions that apply to both the notification period and the application period.

As to the notification period (recall that the notification period begins on the date care is provided and ends on the 120th day after the hospital provides the person with its first billing statement), if a debt is placed with a collection agency during the notification period, the written agreement must contain a provision that the agency will not engage in “extraordinary collection activities” (ECA) until the hospital “has met (and documented that it has met)” the reasonable efforts criteria applicable to FAP applications. In our prior article, we noted that ECA included the sale of debt, legal action and credit reporting. What this means then is if the hospital will be placing accounts with an agency prior to the expiration of the notification period, both the hospital and the collection agency will need to establish procedures for tracking and reporting “reasonable efforts.” What constitutes appropriate tracking and what “reasonable efforts” includes is for another article. But the written agreement must address this possibility.

As to the application period (remember, this period begins on the date care is provided to the person and ends on the 240th day after the hospital provides the person with the first billing statement), the written agreement must include two main provisions. The first provision would require the collection agency (or debt buyer) to suspend ECAs if the individual submits a FAP application. With this provision in the written agreement, hospitals and the collection agency will require a procedure by which one party notifies the other of the receipt of the FAP application, so that ECAs may cease. It is not clear if “suspends” means that credit reporting must be removed (see the following discussion on use of the term “reverse”), but it would be clear that legal actions would be placed on hold pending review of the FAP application by the hospital. The second provision to include in the written agreement pertains to actions to be taken if the hospital determines the individual is FAP-eligible during the application period. The written agreement must include a provision that the collection agency or debt buyer will “adhere to procedures specified in the agreement” to ensure that the individual does not pay more than “he or she is required to pay as a FAP-eligible individual.” In addition, the written agreement must require the collection agency to take all “reasonably available measures to reverse any ECA (other than the sale of a debt).”

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As noted, there is a distinction between suspending ECAs upon receipt of an application and reversing ECAs after the individual is determined to be FAP-eligible. The commentary with the proposed regulations does not specifically state that credit reporting must be removed when ECAs are “suspended” but do specifically state that credit reporting must be removed when the ECAs are to be “reversed.” The written agreement should spell out the distinction so that the hospital and the agency are in agreement as to what this means. And, the parties will want to develop reasonable procedures so the agency is collecting the correct amount based on FAP-eligible adjustments, so collection activity will cease and ECAs reversed where appropriate in an efficient manner.

While the written agreement may set forth each of these items, it should suffice to set forth each of these requirements in the hospital’s billing and collection policy, which can then be incorporated by reference as an attachment to the collection agreement, with the agreement requiring each party to abide by the terms of the policy.

In future articles, we will discuss actions that constitute “reasonable efforts” and, if applicable, address the regulations once they are published. We are happy to work with all of you on the written agreement requirement and any billing and collection policies insofar as they pertain to collection activities that we engage in. ✎

## WOW AWARDS

**During the past quarter State Collection Service gave away four WOW Awards! The latest WOW award recipients are Leah Cooper (EBO, Beloit), Melissa Westby (EBO, Beloit), Andrew Henrikson (Third Party Collections, Chicago) and Matt Colvin (EBO, Madison)!**



The WOW Award was created to recognize those employees who go above and beyond in their role, provides a great example for others, and make us all stop and say, "WOW!"



**Thank you for all of your hard work!**



President Terry Armstrong and EBO Supervisor Matthew Baiert with Leah Cooper (top left) and Melissa Westby (bottom left); Andrew Henrikson with Collection Supervisor Sue Bishop (center); Matt Colvin (right)



## AFTER 65 YEARS, WE'RE STILL FINDING NEW PARTNERSHIPS FOR A LIFETIME!

— Tracy Dudek - Vice President of Operations

In the fall of 2013, our team was introduced to a service offering from GoodWill Industries called TalentBridge. "TalentBridge is a recruiting, staffing and placement service that provides customized strategic solutions for area companies", according to the GoodWill Industries website. State Collection Service was referred to TalentBridge from Wheaton Franciscan Healthcare, who has taken their GoodWill relationship to an even stronger level, through their development of the Project PRISM customer service training program which complements new hire training processes.



The unique candidate pool offered by TalentBridge combines traditional staffing services with candidates who have been working with the TalentBridge staff in a variety of workforce re-entry processes. The TalentBridge team delivered the first group of new hires to State Collection Service's recently-added Milwaukee location in December 2013, with specific emphasis on hiring for character and culture fit, assuming that we can train the technical aspects of the customer service representative role. Associates participated in PRISM training, systems training, and customer service/call handling classes. After a nearly four-week process, the group was ready to take their first calls!

The TalentBridge-sourced team members are enthusiastic about their career opportunities with State Collection Service. They are appreciative of the impact having consistent employment offers them and their families. Marquis, a new team member commented on his experience so far, "The PRISM training was very interactive and took a hands-on approach to learning, which was very beneficial for someone starting a new role. One of the items I enjoy so far is that this is a family run-business, and there is communication with all levels in the organization....well...let's just say I got to meet the owner, Tom Haag!"



Marquis Love and Heather Hansen,  
Milwaukee EBO

Additionally, Heather, a new customer service representative for State Collection Service added, "I learned about the position originally through a referral. Recently I earned my degree and felt that the healthcare industry was a good place to expand my professional experience, so I completed the hiring process with TalentBridge. What I enjoy is that we are not only responsible for obtaining payments, but we are really patient-oriented, and we do not have to hide from offering Community Care (financial assistance) or setting up the best possible arrangements. I feel we do a good job comforting patients and are able to build a rapport with them."

Looking to the future, our team plans to continue working with TalentBridge. Not only will State Collection Service utilize TalentBridge for staffing but also for the three-day PRISM customer service training process, which augments the use of other training tools such as HFMA's Credentialed Revenue Cycle Representative program and our own ASSIST-mentor program. 🌱

**A BIG 'THANK YOU' TO SHANNON FUNK FOR  
30 YEARS OF DEDICATION TO STATE COLLECTION SERVICE!**

**WE ARE SO LUCKY TO HAVE YOU!**

*Shannon works in the Client Services department at our Chicago office*







# THE LATEST ON THE AFFORDABLE CARE ACT

Terry Armstrong was recently interviewed for an article on the Affordable Care Act, here is a re-print of his responses.

1. What changes, if any, has your business experienced so far due to implementation of the Affordable Care Act (ACA)? Have clients requested anything different from you?

We have seen the increase in higher deductible health plans, but this is not based on the implementation of the ACA, but rather the offering of ala carte plans by employers in preparation of the plan and an effort by employees to reduce monthly premiums. This increase in out-of-pocket costs will likely rise, as the anticipation is that most consumers who enroll in exchanges will elect the bronze plans. Our clients are also asking what we are experiencing in other areas of the country.

2. What changes do you anticipate from a business perspective next year, as more parts of the Affordable Care Act go into effect?

Of those individuals who have enrolled to date, it is widely reported that the majority have selected the bronze plan, which has the highest deductible and coinsurance. We expect average self-pay balances to increase due to these participants electing higher deductible plans as well as the increase in employers who continue to adopt plans that shift more of the healthcare premium costs to employees as those premiums rise.

3. What are your general impressions of Affordable Care Act implementation so far?

The glitches in the sign up portal have been unfortunate, but they also highlight the government was ill prepared for the implementation; it could also signify more problems to come.

4. Is it an issue you and your collectors follow closely?

We believe that the general population has a great deal of confusion over ACA and we have sent some of our employees through the Navigator training in various states. We are also providing companywide informational training on the Affordable Care Act so that our collectors and representatives can answer general consumer questions. We will also provide our staff with the names of resources that the consumer can contact in their specific state.

5. Medicaid expansion (specifically, which states are approving it and which states aren't) has been a big topic. Will these decisions have an impact on the collections industry? If so, how?

It is probably too early to see any impact, however, many of the consumers that are eligible for Medicaid in those states that expanded the coverage, likely did not have the resources to pay their medical bills and any recovery would have been difficult at best. In those states not expanding coverage, some of the consumers will be eligible for subsidies on the various exchanges, but again this population has been unable to pay for health care bills in the past.

6. Do you have any other thoughts on the Affordable Care Act (both in terms of what's been implemented so far and what's still to come) from a collections-industry perspective?

We think the misinformation about ACA has created confusion within the general population. As an industry we should be prepared to assist consumers in obtaining the right information from the right sources. As ACA International has done with Ask Doctor Debt, it may be a good investment of our dollars to have a similar site for questions related to the Affordable Care Act. ❧

***FYI: State has Certified Application Counselors (CAC) to help navigate our patients who have questions about the PPACA and how to choose and apply for insurance benefits using the Exchanges.***



# TECHNOLOGY THROUGHOUT THE YEARS

Do you remember what it was like to live before Facebook, Twitter, and cell phones in every pocket? From our first phone to today's world of constant connection, State Collection Service has had many of its own technological innovations over the past 65 years.



1949 – First phone number was Gifford 456 which translates to 44456.

1950's-60's – Executives used to take notes and/or speak a letter into a dictaphone which they would then pass on to their secretary who would then type the recorded message.

Late 1960's – First five line telephone, which also included one hold button. This was the first multi-line phone used by State. All phones were leased from the phone company; you could not own your own.

1965 – First calculator was purchased at a cost of \$600.

1967 – Electro file system was a filing device used before computers, which was able to handle 3,000 accounts (paper cards). By the end of its existence, the system could handle 30,000 accounts.

1977 – First Private Branch Exchange (PBX) phone system.

1980 – First computer was a Data Point 1232 with Advantage 1 software. This system ran on 5 ¼ inch floppy disks, which had around 1MB of memory.

1985 – First major computer upgrade to Advantage 4 software with memory of 128 MB.

1990 – Voicemail was added to the phone system.

1991 – Flexible Automated Collection System (FACS) was first introduced, which ran off of new Motorola hardware. Also introduced was State's first dialer.

1991 – Tom Haag received his first cell phone as a birthday gift from the employees.

1995 – State rolled out its website, [www.statecollectionservice.com](http://www.statecollectionservice.com).

1995 – State started using email as a way to communicate internally and externally on a daily basis.

2001-2003 – After being the third agency in the world to become PPMS certified by ACA International, State developed its own browser-based software to administer this quality control system, dubbed PPMS Trak.

2006 – First Client Access Web Portal, State Online, was provided to our clients as a way to view, add and update account information and produce reports.

2007 – Business Continuity & Disaster Recovery Plan updated to include secure replication to our Beloit, Wisconsin location.

2011 – Ten continuous years of PPMS certification

2012 – State is honored with Ontario System's Hall of Fame Award for Technology Innovation

2013 – CallMiner speech Analytics platform for quality assurance and improved patient satisfaction



CallMiner



Do you **LinkedIn**?

**Connect with State Collection Service today!**

# Where we've been...



In December, Executive Vice President Tina Hanson and Marc Soderbloom, Chief Compliance Officer, testified before the Wisconsin State Legislature's Judiciary Committee regarding a recently-introduced bill.

*Tina Hanson and Marc Soderbloom with members of Wisconsin's Judiciary Committee*

2014 was off to a busy start with the annual **Region 11 Symposium** in San Diego, CA. There, conference-goers had the opportunity to find the winning key to open one of our treasure chests containing many great prizes!

*Steve Beard and Mike Mullins*



Just one week later we were in Wisconsin Dells attending the **Healthcare Mega Conference**! Booth visitors were encouraged to play our famous Crane Game for a chance to win one of our three fabulous prizes!

*Top: Brad Taylor, Tim Haag, Steve Beard, Terry Armstrong, Tracy Quinn, Rita Lingen, Katie Wood, and Tracy Dudek*

*Bottom: Steve Beard explaining how to play our crane to one of our booth visitors as she attempts to win a great prize.*



# Where we're going...

In late February, we're taking to the South again, exhibiting at HFMA's Dixie Institute in Mobile, Alabama. Shortly after that, we'll be travelling cross-country to be first-time exhibitors at the WA-AK HFMA Annual Meeting in Seattle, Washington.



It may only be February, but the State Collection Service team is already gearing up for this June's **HFMA ANI** in Las Vegas - we're looking forward to making a big splash again this year!





# The holidays at State



## Oh, Baby!

*Congratulations to Mike Schwab (Collections, Chicago) on the birth of his son. Michael Andrew Schwab III was born on November 8, weighing 8 lbs, 3 oz, and was 22 inches long.*

*The Marketing Department's Mona Sen gave birth to her second son on November 16 (nine weeks earlier than planned!). Aarush weighed 3 lbs and was 15 inches long.*

*Congratulations to both families!*

