



# The state of collection

a state collection service, inc. newsletter

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## locations

Madison                      Beloit  
Milwaukee                Chicago

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tom haag, ceo



## creativity

I always hate to talk about “how things were” but when the subject of our newsletter is Creativity, again, I must go back in time.

As I sit here composing an article on creativity, my mind wanders back to just a few years ago. Many of us, for example, remember business before the Internet or even cell phones. I remember when we purchased the first fax machine for the office. Who could have imagined that now all of those functions (and so many more!) would be handled right in the palm of my hand from my cell phone?

I can't help but remember Dick Tracy with his futuristic wristwatch radio or Maxwell Smart with his shoe phone, back then all those things were just crazy ideas. Now, of course, we have gone far beyond those childhood fantasies. So how does that affect the recovery industry today? Unfortunately, it affects the industry both positively and negatively.

The preferred means of communication today is email and text messages via cell phone. Unfortunately, regulators and the courts have said we can't communicate that way without the express permission of the consumer. So we are forced to use land lines and the US Mail, just like we did in Maxwell Smart's time.

On the other hand, creativity has allowed us to process business faster, locate consumers better, find insurance benefits, process payments faster, review conversations in real time, and prompt more accurate responses, just to name a few.

Who knows what will come next? Think about it – I'd love to hear what creative ideas may someday become reality.



terry armstrong, president

## creative thinking to provide top-notch service

The world is moving at a fast pace and it's important that the healthcare receivables industry keeps up. We need to do more work with fewer resources, but continue to improve results, all while making sure that patients have the best patient experience possible before, during and after service. This is a tough order to fill when one views the tens of thousands of patients and the hundreds of thousands of transactions a typical healthcare system treats or serves.

This quarter's newsletter is devoted to the creativity we use every day to provide services that keep us on top in this fast-paced healthcare world, while making sure patients are experiencing the best service and, of course, collecting the most dollars possible. We highlight a few examples of this creativity in the following pages.

Rob Nolan discusses the use of Pronto Computing Services for ensuring we find all of the third party coverages available for self-pay patients. We have developed a partnership with Pronto Computing and through their creative and innovative discovery software, we are doing a better job of discovering various insurance coverages and other patient eligibility programs as well as integrating what we find into our work queues. Now we can handle tens of thousands of transactions with a computer program and be much more reliable than we've been with any other product we've used before. We're also able to be much more creative in how we integrate that discovery into our work flow to be smarter and faster in resolving outstanding balances.

Tracy Dudek explains how we have been creative in the use of CallMiner Dashboards to reinforce our training and the behavior that will improve a patient's satisfaction. This is a basic technique, but is another creative use of a tool in which we have invested heavily. In future newsletter articles, she will talk about EurekaLive!, a new level of creativity in providing a real-time tool that will enhance the patient experience even more and ensure that we continue handling every patient in the best possible manner.

Tim Haag explains how we creatively track our progress, relationships, and results for all of our clients. We need to understand where we sit with all of our clients so we can continue to strive to be the best for them, a cornerstone of State Collection Service for over 67 years.

Our employees are our most valuable assets and Judy Gray and Patricia Nelson have articles that explain what we do to hire, train, and retain the best people. Patricia highlights our e-learning initiative that allows employees to have access to all of our training electronically and is tailored to be creative for the diverse work force we have today. Without our wonderful staff, we could not get the great results we do time and time again. This is still a "people" business and we will continue to provide our staff with the most innovative and creative tools available.

One thing that never changes is State Collection Service's commitment to being the best for our clients, their patients, and our staff – being creative with our tools and technologies is just one part of that commitment.



### ★ PARKER, A 5-STAR KID ★ ★ ★ ★ ★

*At last month's Cars Curing Kids event, Tina Hanson and her new pal, Parker, took to the streets in her classic car and took home the trophy for "Best Color Car".*

Amazing Little Guy: Parker, age 7, spent nine months in the hospital with brain cancer. Parker owns 510 hot wheels and has "110 x 100 girlfriends". His number one girlfriend is Jennifer, his nurse at the American Family Children's Hospital.

Fun facts: Parker asked Jamie (granddaughter of Tom and Tina) how fast she can run because the boys are going to be after her. He felt like making a pit stop halfway though the parade to enjoy a root beer float. Tina is his newest girlfriend.



tim haag, vice president of support services



## using a client management system to effectively monitor and manage performance

A number one priority at State Collection Service is the successful management of our clients; it has been since my grandfather started the company in 1949. We want to be the best and to do that we need to fulfill our clients' needs in performance, consumer satisfaction, compliance, and education, ultimately creating a true partnership. Our corporate vision, Partnerships for a Lifetime, reflects this desire to be the best and is something that we do not take lightly.

But how do we monitor whether we are successfully managing our clients? Our clients have many goals for us including performing at the highest level while ensuring a complaint-free environment, so we have developed a system to monitor those factors that help build and maintain strong relationships with our clients. We have been using this system since early 2015 to monitor our clients on a daily basis.

So how does it work? We first review performance, especially in cases where we find ourselves in competition with another receivables organization. We strive to be the top performer for all of our clients and what we learn from a monthly report card or directly from the client determines what color we assign to that entity – Red (client at risk), Yellow (needs immediate attention), or Green (good standing). This report is shared across the company and is reinforced in our staff meetings throughout the week.

The system doesn't just monitor performance – it also tracks complaints (either from the client or from a consumer), unresolved client requests, untimely IT requests or system implementations, and the overall client relationship. Are we meeting regularly? What feedback are we getting from the client? Do we have strong relationships at all levels? The answers to all of these questions factor into our client rating system of Red, Yellow, and Green.

When we implemented our new performance monitoring report, we found that we had slightly over 10% of our clients in a Yellow or Red status. With this report, we were able to provide guidance to all departments within the company; with those areas knowing a client was at risk, they are able to give that client some extra attention. After a year of using this report, we're proud to say that we have improved the number of our clients in a non-green status to less than 4%. Of course, we will not be satisfied until 100% of our clients are in a green status.

## CARS CURING KIDS RAISING MONEY FOR CARS CURING KIDS



State Collection Service's Madison office recently held a number of fundraisers for Cars Curing Kids - a group committed to supporting research to cure childhood diseases at the American Family Children's Hospital in Madison. Our employees raised funds through raffles, a hot dog picnic lunch, car show and a dunk tank that encouraged staff to 'toss their boss' for the cause!



Our fundraisers led up to the American Family Children's Hospital's annual Crusin' for a Cure event. Several members of the Haag family participated, which included a car show. The highlight of the event is a parade that pairs current and former patients of the Children's Hospital with car enthusiasts for a parade through town. All together, our State employees raised over \$1,000 for this great charity!







tracy dudek, vice president of production

## creative uses of technology to measure what you train

The creative juices are flowing with our Third Party Collection team and their recent use of CallMiner's MyEureka Dashboard to measure agent negotiation!

For many years, our agents have used a series of fact-finding questions to help them understand a patient's situation and provide the best solution for account repayment. The answers to these patient's financial situation questions are noted on each account as the agent gathers the information in a very professional and conversational manner. Payment negotiation can sometimes be intimidating for the agent so there is much training that goes into this process, from role-playing scenarios to side-by-side listening sessions before making those first calls. Even for experienced agents, negotiation tips are shared during call calibration sessions.

In an effort to reinforce the training around using negotiation language and completing the financial fact-finding, our Director of Third Party Collections, Mark Neill, collaborated with our Quality Assurance Analyst, Ruth Podest, to put this measure directly on the agent dashboard.

Through CallMiner's MyEureka! Dashboard, each agent can measure their call quality scores throughout the day. More importantly, they can now measure their negotiation score too! Key words are built into the negotiation score, which is displayed on the agent dashboard. Phrases such as "how much time do you need to resolve the balance", "how short of the balance are you", and "please let me take a moment to gather some information before confirming a payment plan" are all word strings that work together, with others, to create a negotiation score. Now, when new hire or refresher training takes place, the agent can see their score changing right on the dashboard! He or she can then adjust their own negotiation approach to align with the trained strategy if they are not scoring as high as expected. What a rewarding experience for the agent to be making adjustments throughout the day independently rather than wait for supervisor coaching!

By taking a very commonplace experience such as negotiating payment terms on a call, Mark and Ruth have creatively solved the issue of giving timely, routine feedback to the agent through the addition of this measure on the agent dashboard. Use of these phrases has increased with our Third Party Collections team because we all know that more conversations with strong negotiation lead to better repayment plans for patients.

Our agents have been thankful for the additional dashboard measure too. As Sommer Espie, a member of our Madison-based team so clearly stated, "Each day, I see my personal rankings within the team and want to improve in these categories. I have learned to adjust my negotiation techniques and find the resolution language that works for me while making consumers more comfortable with the conversation."

### UPCOMING WEBINAR

### 2016 STRATEGIES TO ACHIEVE Breakthrough Results

*The Code Freeze is Over. Over 5,000+ ICD-10 CM and PCS codes.  
Changes Will Be Implemented. With Tina Brown*

October 6, 11 AM CST

[register today!](#)



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with State Collection Service, Inc.



# pronto computing

## self pay discovery

To ensure increased patient satisfaction and achieve the maximum recoveries, a multi-step eligibility process that queries on a frequent basis is important. Pronto Computing's Self Pay Discovery product queries several eligibility sources to identify active Medicaid, Medicare, and commercial coverages. Additionally, we are able to identify inactive coverage for Medicaid and commercial plans. The inactive Medicaid can be screened for either re-enrollment in the Medicaid program or potential charity care write-off while the inactive commercial coverages can be flagged for more dedicated follow-up.

Pronto uses a combination of proprietary sources and 270/271 HIPAA transactions to identify coverage and provide eligibility information for review and claim submission. We will process pure Self Pay, Medicaid pending, SSI pending and TPL pending accounts on a weekly basis to determine if insurance coverage exists for the guarantor. Utilizing Pronto Self Pay Discovery reduces overall bad debt/uncompensated care, increases cash collections, reduces re-work, and increases overall patient satisfaction.

Below are the Self Pay Discovery results, on average, based on a Self Pay AR portfolio of \$50 million. Of course, these results will vary by market.

Description of Found Insurance	% of Self Pay AR	Based on \$50 million Pure Self Pay AR
Found Active Medical Insurance	2 - 5 %	\$1M to \$2.5M
Found Active Non-Medical Insurance (i.e. Vision/Dental)	1 - 2 %	\$500,000 to \$1M
<b>Total Found Active</b>		<b>\$1.5M to \$3.5M</b>
Found Inactive Medicaid	20 - 30 %	\$10M - \$15M
Found Inactive Commercial	10 - 20%	\$5M - \$10M
<b>Total Found Inactive</b>		<b>\$15M - \$25M</b>

Pronto scrubs open Self Pay accounts receivable on a weekly basis. This allows for maximum hit rates of found insurance. If the provider currently only looks based on the date of service, they could be missing future added insurance. For example, John Doe is seen at Provider A for chest pains in January and at that time is Self Pay only. John Doe later in the month of January is admitted for trauma reasons to Provider B. Provider B will most likely initiate a Medicaid Eligibility application to obtain coverage for John Doe. The Medicaid approval process may take several months to complete. Pronto will search every week to identify potential retro-eligibility coverage.

On average, Pronto has identified retro-eligibility on 30% of the volume and 35% of the dollars of the total found Medicaid coverage. This is where the Medicaid coverage was added after the date of service, but eligible back to the original date of service. Further, approximately 30% of those dollars were found after 30 days from the date of service.

State Collection Service has partnered with Pronto to deliver these results to our clients. For more information, please contact your Client Services Executive.



judy gray, chief human resources officer

# creative tools to attract and retain quality employees

Arguably, our most important asset is our people. As Human Resources professionals, we use all of the tools available to us to creatively attract the best and brightest recruits to the State Collection Service family. Our dedicated training team creates an exciting, challenging, and engaging learning experience. But retaining our quality employees requires a holistic approach and involves all of us working together to capitalize on the excitement new talent brings to the organization.

Consistently, our employees tell us that one of the things they like most about working at State Collection Service is the relationships – with coworkers, with supervisors and managers, and with senior leaders. We do our best to encourage those relationships from the very first day an employee sits at their desk. Employees are immediately assigned a mentor who partners with them throughout their career with us, spending much time together during the first 90 days as new employees learn about our clients, technologies, and project-specific needs.

Our very best managers and supervisors are those who grow from within the organization. New employees regularly hear our stories of this supervisor or that manager who started as a representative on the phone; many are ready to take the next step in their career with us by participating in our highly-regarded Future Leaders program. In fact, we are extremely proud to share that 65% of our Future Leaders graduates have been promoted.

But perhaps the most important retention tool we have is our culture. Ours is a culture of family, fun, community involvement, and success. We regularly host employee events, contests, lunches, snacks, and meals. We celebrate birthdays and reward service anniversaries. We engage with our communities through volunteerism and charitable contributions. We exceed our clients' expectations by going above and beyond to support their patients.

Our employees are critical members of the State Collection Service family and are the largest part of our vision, Partnerships for a Lifetime.

## summer fun at state collection service!

*Every year we invite our employees and their families celebrate summer with us outside the office. This year, our Madison, Beloit and Chicago families took in local baseball games while our Milwaukee families enjoyed a day out at the zoo.*

*There is never any shortage of food, drink and merriment during this annual tradition, and we can't wait to do it again next year!*







# e-learning: tailoring training to individual learning styles

Keeping up with today's diverse call center workforce can be quite the challenge if your organization is not embracing the various generations represented within your staff. State Collection Service has maintained a solid reputation as innovators in the use of technology in debt collections. Continuing in alignment with our reputation, State Collection Service is implementing an eLearning platform tailored by our in-house Training Specialists to target all learning styles and generations utilizing a variety of learning activities.

Our eLearning program will utilize electronic technologies to access developmental curriculum outside of a traditional classroom, offering more flexibility to the user while embracing technology. As more and more "Millennials" (Gen Y) and "iGeneration" (Gen Z) enter our workforce, and with technology at the core of our attention, eLearning caters to the diverse learning styles of all generations. In addition, the eLearning program will aid in retention, performance, and productivity. This will not only assist with new hire training, but with all continued training and development within State Collection Service.

It is important to understand the three different learning styles regarding adult education:

- **Kinesthetic Learner:** This learner will stay engaged and retain information by learning hands on (work instructions, role playing, hands on activities, etc.)
- **Audio Learner:** This learner will stay engaged and retain information by listening (CD or online training, lectures, etc.)
- **Visual Learner:** This learner will stay engaged and retain information by seeing it done (PowerPoint presentations, reading manuals, etc.)

No two employees are the same, nor will they learn information or retain it the same. In addition to an eLearning program targeting the different learning styles, it is also a great way to engage technology, not only for the generations that are already "tech savvy" and prefer technology, but also for those generations that tend to shy away from or prefer to not use technology. State Collection Service is proud to announce our new partnership with Instructure with their learning management system, Bridge. Bridge is a cloud-based learning platform that will enable our training department and business leaders to deliver an eLearning solution that accelerates employee development and retention. Bridge will also assist our team in measuring and monitoring the unique training needs of our growing workforce. It allows us to quickly develop content and training tracks for our teams that will result in faster ramp-up of learning the concepts and processes they need to be effective in their jobs, improving overall performance.

Each generation, along with the different learning styles, brings a unique set of talents, skills, and challenges. By recognizing, adapting and remaining innovative with the eLearning program, State Collection Service will continue to be a leader in the collection industry.

Join us in congratulating the following individuals who have successfully passed the CRCR exam and earned CRCR certifications! Well done and congratulations!



## **Newly Certified:**

*Shunquita Williams  
LaMonique Isham  
Ana Melendez Morse  
Niema Mohammed*

*Enna Ivory  
Anthony Vaughns  
Tiffany Morales*

**Recertified:** *Tracy Gilbert and Amanda Carter*

## BACK-TO-SCHOOL SUPPLY DRIVE



All of our offices again partnered with local schools and youth transitional programs to provide backpacks and school supplies to under-privileged and homeless youth attending school.



MADISON METROPOLITAN SCHOOL DISTRICT  
**TEP** TRANSITION  
EDUCATION  
PROGRAM

We are so proud of all of our offices! Milwaukee and Beloit filled a kiddie-pool with supplies, while Chicago donated several shopping bags full and our Madison office, with the help of our Coaches, donated enough supplies to fill 48 backpacks! This is such a worthy cause, and it's great to see all of the generosity of our employees!



## state employee's journey to honduras

by erica vazquez, client services, chicago

*For as long as I can remember, I've dreamed of taking part in a Mission trip. That dream finally became a reality on June 21, 2016, when I was given the opportunity to serve God and others in need. The nine days I spent in Honduras became one of the most gratifying experiences of my life. We stayed in a little village called El Paraíso, building a school and providing dental and medical services. I had the opportunity to make new friends and formed many great bonds.*



*One of my most memorable experiences was meeting a young boy named Grosvin. His father was a local bus driver who was murdered six months prior to my visit by a competitor only to take his bus route. This young boy was left to care for his family. His passion to succeed and care for his family is immeasurable. Grosvin helped me appreciate and value my life back home even more.*



*As I drove through a major city, which is booming with factories and a manufacturing facility that extends for blocks, I couldn't help but wonder why the villagers were working in the fields. I later learned that in order for a person to begin working in Honduras, they must first purchase various documents, including a background check, drug screenings and other identification. Many of the villagers do not have the means to pay for these documents and are forced to work for minimum wage.*

*Due to the high crime rate, every single business or store front had a security guard, fully armed with an automatic rifle or shot gun. In residential areas, I saw nothing but concrete walls for blocks. Homes are surrounded by thirty-foot concrete walls with barbed wire over the top; those who could afford it had an electric fence over all of that.*

*Something about the villagers that intrigued me greatly was their love and generosity towards each other and towards us. Despite the lack of food, poor drinking water, and clothes, they are happy. Many of the children wore clothes that were tattered and worn, oversized shoes that possibly belonged to their father or a much older brother. Despite the hardships, they are loving and caring people. The love that they have to offer is incomparable to anything I have ever known. It has taught me that it is possible to love a stranger as you love yourself. That is a lesson I will take with me throughout my own life's journey.*

