

THE STATE OF COLLECTION



A State Collection Service, Inc. Newsletter
Volume 16, Number 3 • Third Quarter 2011

WHERE WE'LL BE

HFMA NJ Annual Institute
October 12-14 - Atlantic City, NJ

WCCMA Fall Conference
October 13-14 - Rothschild, WI

IL AAHAM
December 1-2 - Bloomington, IL

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LOCATIONS

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

REACHING NEW HEIGHTS

—Tom Haag, Chairman & CEO



Every year for the last ten or so years, we have established an annual theme for the company. Most of these themes have involved the importance of customer service.

This year we have had several exciting things happening in the company; most importantly, we have been growing. Wouldn't you know it happens to come at a time when I want to work a bit less? OK, some people say I started doing that a few years ago, and maybe they are right.

Nonetheless, we did need someone to keep things moving in the right direction. Quite by coincidence, a longtime friend of mine, Terry Armstrong, called to report that he was considering a position with an organization similar to State Collection Service that serves the revenue cycle. Terry's career in healthcare started here in Madison at the former Methodist Hospital, where he was the Director of the Business Office. In fact, I was called out of a meeting with him to attend the birth of my daughter; like I said, he's a longtime friend.

Terry left Methodist to work for HCA and continued from there to work at a couple of revenue cycle companies, last serving as CEO of Revenue Cycle Solutions for Perot Healthcare Systems.

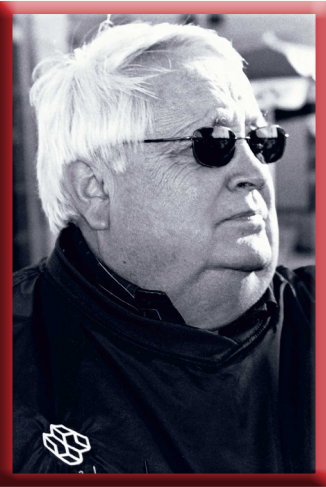
When Terry called, I told him I was looking for someone to take this company and move it forward, something he had just very successfully accomplished with Perot Systems. We spent the next several weeks defining our mutual goals and determining feasibility.

It is, and will continue to be, important to me to be a part of the management team here. Terry has been appointed President, and I now serve as CEO and Chairman of the Board. Our mission, however, has not changed. We expect to be the best and will continue to pursue your complete satisfaction.

We are "Reaching New Heights," which is this year's theme. I'm sure you will enjoy working with Terry, but please don't forget me. ☘



Where we've been...



We enjoyed playing a round of golf at the John Beglinger Classic Golf Outing. This annual outing, which State Collection Service sponsors, takes place in honor of the late John Beglinger, a beloved employee of our company. John had an exceptional ability to cultivate strong relationships with clients and fellow employees and is dearly missed by all who knew him. Thank you to all of the golfers who participated and congratulations to the winning teams!



HFMA's ANI in Orlando, Florida was a huge hit as people had a chance to play our crane game and win customized State Collection Service alligators!

Pictured left to right: Steve Beard, Brad Taylor and Tim Haag

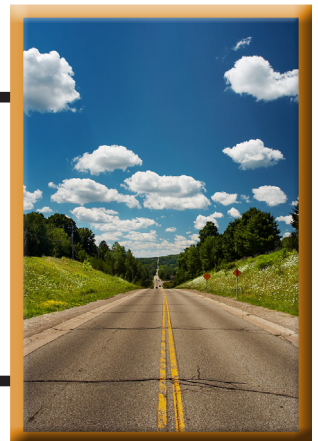


We just recently attended WMCA's 50th Anniversary Conference in Neenah, WI. Our Vice President, Tina Hanson was the closing keynote speaker. It was great to spend time and catch up with some friends and colleagues in our home state!

Pictured: Tina Hanson (standing)

Where we're going...

The fall season is busy as we hit the road and head to Rothschild, WI for WCCMA's Fall Conference and Atlantic City, NJ for HFMA's New Jersey Annual Institute. We will also be attending IL AAHAM in Bloomington, IL in December.





State Collection Service Presents

AT HFMA ANI

This year's HFMA ANI was held in Orlando in late June, seeing near-record attendance with over 4,700 attendees at the three-day conference. State Collection Service not only attended as a vendor, we co-presented with Froedtert Health during Tuesday morning's session.

State Collection Service's Steve Beard, Director of Revenue Cycle Solutions, and Jon Neikirk, Director of Patient Financial Services for Froedtert Health, shared their experiences in developing an outsourcing partnership, which has reduced Froedtert Health's days outstanding from 88 to 39 days. Both parties described the keys to a successful partnership that has spanned nearly ten years.

The session, "Managing Outsourced Business Office Functions to Reduce A/R and Costs at Froedtert Health," was among the conference's many educational sessions. Our educational session covered common outsourcing issues such as establishing proper expectations and performance standards as well as maintaining ownership of the project. Neikirk shared the background that led to the decision as well as the overall results of the outsourcing project, including days outstanding, the bad debt write off percentage, and the cost to collect. Beard drew upon his experience to define what to look for in a strong partnership, while both participants shared a detailed look back and presented their own "lessons learned".

The session attendees were presented with sample audit tools, a toolkit for performing audits, the metrics to use when setting relevant goals, sample communication guidelines, and performance standards checklist. 📄

Pictured: Steve Beard (L) and Jon Neikirk (R)



Courtesy RC Photographic Productions



2011 ANNUAL **AWARDS BANQUET**

CONGRATULATIONS 2011 AWARD WINNERS!

The Jan Luther “Spirit of State” Award

For representing State Collection Service with unwavering loyalty, kindness, and a positive attitude at all times

Grant Deuel
Client Services Analyst

The Larry Pfister “Exceptional Results” Award

For delivering consistently exceptional results to clients and fellow employees

Erika Powers
*Manager,
Extended Business Office*



Pictured from left: Derek Fenwick, Mona Sen, Michelle Naatz & Jason Dixon

The Hilding Haag “Integrity” Award

For demonstration of exceptional integrity to clients and our organization

Jeff Amundson
*Infrastructure Manager
and Security
Administrator*

The Donna Roeker “Outstanding Service” Award

For exceptional and dedicated service to the organization

Tina Saulsbury
Supervisor

MVP Awards

For dependability, willingness to help others, positive attitude, professionalism, and productivity

Derek Fenwick
*Business Solutions
Architect*

Mona Sen
Marketing Associate

Michelle Naatz
*Supervisor, Extended
Business Office*

Jason Dixon
*Production Supervisor,
Madison*

Dennis Hammarquist
*IT Business Analyst
and Project Manager*



Jason Wallin & Barb Meisner

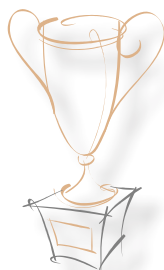


Pictured: Doug Spaete (L) & Dan Buzzell (R)

The John Beglinger “Schmooze” Award

For exceptional ability to cultivate strong relationships with clients and fellow employees

Dan Buzzell
Training Specialist



Rookie of the Year Awards

For outstanding commitment and impact to our organization as a new employee

Barb Meisner
Operations Support Manager

Jason Wallin
Site Manager, Chicago



A NIGHT TO REMEMBER WITH FAMILY AND FRIENDS!

AWARDS BANQUET 2011

A special thanks to Janet Koltick for taking some great pictures at the banquet!





TINA HANSON NAMED 2011 ACA INTERNATIONAL INSTRUCTOR OF THE YEAR



Tina Hanson is the Vice President at State Collection Service, responsible for the strategic direction of the company. She also maintains creative input on key areas of the business, including Quality Assurance and Training.

Tina accepted the role of Quality Assurance Manager with State Collection Service in June 1999. Since then, she has created the training and client service departments, established the roles and responsibilities of the human resources department, helped to get the company PPMS certified and developed quality assurance processes.

Tina is currently one of 30 certified instructors for ACA International and one of only five certified trainers in the Association's quality assurance program, Professional Practices Management System, or PPMS. Tina's passion and drive for training is evident in the number of sessions she has taught throughout her membership with ACA International. Since 2001, Tina has instructed over 120 seminars for ACA International and continues to actively participate in the needs of organization members. She has also instructed countless sessions outside of the Association.

In addition to being named Member of the Year and awarded the Kurt Swersky Leadership Award in 2003, Tina was recently awarded Instructor of the Year in ACA International. From all of us at State Collection Service,

Congratulations, Tina! 🎉



Pictured from left: David Mencl, Tina Hanson and Bill Wilcox

State Collection Service Vice President, Tina Hanson, recently spoke to high school teachers at the National Institute of Financial and Economic Literacy, for the fifth year in a row. This event, based in Madison, Wisconsin, is geared specifically toward high school teachers with the intent of teaching financial responsibility to students at an early age.

Since 2001, the Wisconsin Jump\$tart Coalition organization has promoted financial literacy for Wisconsin's youth. The organization's mission is to "have the next generation of adults well educated about their personal finances to avoid the pitfalls of previous generations." Through the National Institute of Financial and Economic Literacy, individuals such as Tina are expanding opportunities for students through financial education.

Strategies to Achieve Breakthrough Results

Be sure to keep an eye out for email invites to our final two webinar sessions! Next session entitled, "Qe2 for PFS - Qualitative and Quantitative Analysis of PFS" will be presented by David Harris of Pricewaterhouse Coopers on October 20.

If you are interested in listening to recordings of previous webinars in the series, please email webinar@stcol.com today!



TRAINING: IT'S EVERYTHING I LEARNED... IN KINDERGARTEN

— Tina Hanson, Vice President

I remember kindergarten as a very scary time because our teacher would make us get up in front of the class and tell a story. How frightening! I hid in the corner never wanting to speak, especially in front of a classroom of people! Every morning outside of class, I hid behind my mother's leg and clung to it before being pulled off, my fingers turning blue and her leg ending up with red marks from my nails digging in. I did not want to get up in front of the class and speak!

This continued throughout elementary school, junior high and into high school. The fear of speaking in front of people was absolutely terrifying. I would shake, my voice would quiver, my neck would turn all shades of red, my mind would go blank and then I'd forget what I was going to say. It was all over, just sit down Hanson.

I soon realized the most important skill I could learn was public speaking. In my freshman year of college I faced my fear and joined the speech team. Informational speaking, debate, poetry, prose, all in a competitive environment - I was terrible! I wouldn't sleep the night before a competition and my stomach would churn. But over time it got a little easier, less indigestion, fewer shades of red... I had finally made it through an entire presentation without forgetting what I was going to say! *A Miracle!*

"I soon realized the most important skill I could learn was public speaking."

My first job out of college was working for ACA International, our trade association, installing and training on collection systems for collections agencies. I had to train collectors on how to convert from using a card system (handwritten) to a computer system. Talk about a tough training job! I learned a lot about people and how they learn, about how you have to try different methods in order to help an adult learner to comprehend and be able to walk away with tools in their tool belt to help them become successful in the collection industry.

We have four different generations in the work force today - the Y generation, Gen-X, Baby Boomers and the Traditionalist. Each has a different learning style and motivations. Figuring out a good training program that encompasses the needs of all four generations is key today. For example, did you know the Y generation prefers to work in teams on projects? They learn by doing and using technology to speed things up. Did you know Gen-X likes to have a lot of recognition during the learning process and also prefers hands on learning versus lecture? Baby Boomers like a combination of lecture then hands on follow-up, and Traditionalists like to learn from lecture and one-on-one personal training.

These are general statements, obviously everyone is different, but to understand your students and build a program around them and their needs is an important skill for every trainer. No longer is it one-size-fits-all, or in this case, one training class fits all. A key to developing a good training program is to incorporate all of these different styles so that everyone gets something they like.

As my mother texted me the evening I won ACA's Instructor of the Year Award, "My shy little girl did it!" If I can do it, anyone can!✿

Check out Tina's webinar session on November 17 entitled, "Motivating and Managing the Generations," where she will share her insight and practical techniques to motivate and manage your staff.



DON'T BE AFRAID, TOGETHER WE CAN REACH NEW HEIGHTS

— Jim Warner, Chief Information Officer



The way that effective businesses operate is by always changing. Organizations everywhere are adapting to changed expectations and demands driven by new economic realities and technologies. A former Director of the Green Bay Packers, Robert C. Gallagher, wittily quips, "Change is inevitable - except from a vending machine."

State Collection Service continues to experience growth, and with growth typically comes change. Many companies with growth spurts lack the infrastructure to support the changed expectations and demands of business. However, State Collection Service continues to invest in a highly available, scalable and secure infrastructure. We have recently added optical telecommunication service, a redundant wide-area-network, a new enterprise-wide business telephone system, and upgraded our collection platform. We're not done though, as we actively pursue ways to support the business and our clients, anytime/anywhere collaboration, and the need for business continuity in times of change or disaster.

The IT mission is to help support State Collection Service and its clients by improving efficiencies, enabling growth, and providing first-class customer service. It is our continuously advancing service offering and technologies which provide a platform to not be afraid, and together reach new heights.

As always, feel free to contact me with feedback at jimw@stcol.com or call 800-477-7474.



Pictured above left to right:
Jennifer Dixon-Couto (Manager)
Shameka Fladger (WOW Award Winner)
Nicole Snyder (Supervisor)



LeAnn Lindsey (WOW Award Winner)
with James Reed (Supervisor)

State Collection Service gave away the first two WOW Awards to two of our hard working employees. The WOW Award was created to recognize those employees that go above and beyond their job description, providing a great example for others as well as make us all say, "WOW!"

Congratulations to the first recipients of the WOW Award, Shameka Fladger of the Madison office and LeAnn Lindsey of the Beloit office!

Thank you for all of your hard work!



MEET AMY RITTER-MARK, CLIENT SERVICES MANAGER

— by Timothy Schley, Marketing Intern



“Here at State, we have seasoned business professionals that take care of clients. Many of them have a significant amount of healthcare experience. To them, servicing collection clients is a career, one they take very seriously.”

In March 2011, State Collection Service continued the growth of our Client Services department with the addition of Amy Ritter-Mark. As the new Client Services Manager, Amy brings a renewed level of leadership and attention to detail as well as a host of new ideas that will propel the department to new heights in coming years.

Amy comes to us with 25 years of collection industry experience. In her first ten years in the industry, she held roles such as collector, skip tracer, supervisor, and manager. Since then, she has found herself thriving in the client services niche of the collections industry. Most recently, she held positions as Client Service Account Manager and Vice President of Client Service at various agencies. During these times, Amy had many outstanding accomplishments, including automating bankruptcy processes and reducing costs of processing by 90 percent.

According to Amy, her primary goal here is to continue to make State Collection Service “a top service provider”. She says that she has already noticed many things in the department that set State Collection Service apart from the competition. “Here at State, we have seasoned business professionals that take care of clients,” says Amy. “Many of them have a significant amount of healthcare experience. To them, servicing collection clients is a career, one they take very seriously.”

Amy says that she looks forward to enriching an already outstanding client services team. As for any improvements that we should be expecting, she keeps a tight lip, but says that the focus will be on enriching the personal relationships between our staff and each client. “With the continued growth of this department, strengthening the relationships between us and the client will be mutually beneficial, and everyone will be able to reach their goals.”

It is clear that Amy has come to State Collection Service with a purpose: to infuse the Client Services department with a new energy and focus. With Amy on board, rest assured that all of the i's will be dotted and all of the t's will be crossed when it comes to servicing our clients. Everyone at State Collection Service welcomes Amy Ritter-Mark on board – we cannot wait to see how the company will grow with her on our team!



Robert Jaquint has successfully completed the Healthcare Financial Management Association's Revenue Cycle Representative (RCR) examination! He is the first member of State Collection Service to become certified. Pictured is Robert holding his certification while receiving his RCR pin.

Pictured left to right: Luann Longtine (Director of EBO), Robert Jaquint (EBO Representative) & Karen Downs (Training Manager)



Take me out to the ballgame...



Madison * Beloit * Woodbury * Chicago

Mallards

Snappers

St. Paul Saints

Kane County Cougars

Employees from our locations were invited to attend a minor league baseball game with State Collections in their area, and as you can see we all had a great time!



Keeping You Informed

Remember, the TCPA prohibits the use of automatic telephone dialing systems and prerecorded messages to wireless devices and landlines. Contact to wireless devices is prohibited without the prior express consent of the called party except in the case of an emergency, unless the creditor has been given prior express consent by the subscriber¹, while contacting residential telephone lines is prohibited without the prior express consent of the called party unless in an emergency or exempted by rule or law.²

The creditor is responsible for obtaining consent from the consumer – collection agencies are reliant on the creditor's information.

In general, obtaining consent to place calls regarding an account to any telephone number provided on a particular form should contain language that does the following:

- Allows calls to be placed to service and collect the account
- Allows contact at any telephone number provided, including wireless numbers
- Includes methods of contact such as texts, emails, use of an automatic telephone dialing device or system and artificial/prerecorded voice messages
- Expresses clear consent and agreement to the above

Of course, the above should not be interpreted as legal advice; any legal concerns you have should be addressed through your organization's own legal counsel. Should you have any questions on this or other compliance-related matters, please do not hesitate to contact our Compliance Hotline at (800) 477-7474 x892.

¹ FCC ruling: Providing a cell phone number to a creditor evidences prior express consent

² FCC ruling: Calls made to a party who has "an existing business relationship" are exempted

LAST QUARTER'S BRAINTEASER

Jenny Marshall of Southwest Health Center is the winner of the last Brainteaser. Congratulations, Jenny! We will be delivering a special prize within the next few weeks.

Michael Everson, Linda Sponem, Cheryl Hildebrand, Margi Newhouse, Joan Andrusz, Tom Coopman, Karen Shurbert, Thomas Genovese, Patricia Gorst, Jessica Hoff, Dawn Miller and Brooks Burt had correct answers! Good job!

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

THIS QUARTER'S BRAINTEASER

Inside each set of the following words, there are a pair of smaller words. By putting & between them, lo & behold, you'll make a familiar phrase. For example, "Thighbone/Swallowtail" conceals "High & Low."

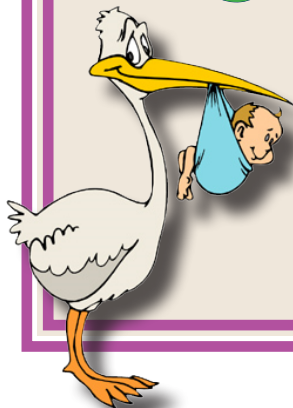
1. Skyrocketing/Trolleyman
2. Thermometer/Apoplexy
3. Delaware/Bordering
4. Surprised/Trashiness
5. Throughout/Stumblebum

Please email your answers to 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.

Solutions to the last brainteaser

- 1) tan + go = tango.
- 2) ad + dress = address.
- 3) car + pet = carpet.
- 4) sea + son = season.
- 5) pop + corn = popcorn.

Oh, Baby!



Congratulations to Dan Buzzell of the Madison office and his wife Jenny on the addition of their second daughter.

Kylie Nona Lynn Buzzell was born August 2nd, weighed 7lbs 7oz and was 20.75 inches long.

Congrats to the Buzzell family!

SERVICE. INTEGRITY. RESULTS.

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