

Moving People to Pay: A Patient-Friendly Approach

Part II: Patient-Friendly Persuasion Tools

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In Part I of *Moving People to Pay: A Patient –Friendly Approach* we discussed the patients’ thinking process and journey as they work through making a decision between payment or fight or flight. In Part II we are going to discuss tools that can be used to help lower resistance as well as motivate payment.

Persuasive Questions

According to Jeffrey Gitomer in his forward to Dave Lakhani’s book, *Persuasion; The Art Of Getting What You Want*, the key to persuasion is to let the other person feel great after he or she has decided to see it or do it your way. The easiest persuasion answer is: get others to persuade themselves. This is done by asking questions.

Here are the reasons Dorothy Leeds has identified in her book, *The Seven Powers of Questions*, that “questions are the missing link to success.” These are the reasons we believe that well-crafted questions are an essential part of *patient-friendly* collections:

- 1) **Questions demand answers.** When someone asks us a question, we are compelled to answer it. This feeling of obligation is called the *answering reflex*.
- 2) **Questions stimulate thinking.** When someone asks a question, it stimulates thinking in both the person asking and the person who is being asked.
- 3) **Questions give us valuable information.** Asking the right question can give us the specific and relevant information we want and need.
- 4) **Questions put you in control.** Everyone feels most comfortable and confident when he or she is in control. Because questions demand answers, the asker has the power position.
- 5) **Questions get people to open up.** There is nothing more flattering than being asked to tell your personal story or to give your opinions, insight, and advice. Asking questions

shows others that you are interested in who they are and what they have to say – and when that happens, even the most reticent individuals are willing to share their thoughts and feelings.

- 6) **Questions lead to quality listening.** As you improve your ability to ask the right questions, the answers you get become more pertinent and focused, making it easier for you to concentrate on what’s important to the situation.
- 7) **Questions get people to persuade themselves.** People believe what they say, not what you say. They are more likely to believe something they *thought up*, their own conclusion, and a well-phrased question can get their minds headed in a specific direction. The question is the most overlooked tool in the art of persuasion.

Human Performance Technology

A special set of tools and skills called Human Performance Technology (HPT) can be used to find and train revenue collections staff in order to guarantee the highest levels of patient satisfaction.

Selection: The use of HPT should begin with the employment selection process, which identifies account representatives who are persuasive, modest, democratic, caring, and emotionally controlled. KeyBridge uses a battery of psychometric tests and behavioral interviewing to identify these traits. Emphasis should be placed on finding people who tend to be relaxed and have an orientation toward achievement. These characteristics produce staff members who are most interested in providing service to others as opposed to the typical collection agency profile of people who are good at intimidation and dominance.

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Training: Programs designed to create expertise in questioning techniques, negotiation, cooperation, persuasion, and rapport building skills should be delivered on an ongoing basis. These programs should utilize a multi-sensory approach, spaced repetition, simulation, and mentoring in order to achieve the most rapid retention possible and the formation of attitudes and habits that are conducive to effective *patient-friendly* communication.

Skills & Processes: Very sophisticated communication methods and quality processes can be used to create scripts and letters that are designed to effectively bridge the gap between providers and patients. These scripts and letters should be scientifically designed and statistically validated to establish rapport, minimize resistance, reduce defects, and increase the likelihood of payment while complying with all regulations, and most importantly, maintaining the dignity and respect of the patient. Account representatives must be trained to use HPT in every communication with patients. This gives them the ability to work skillfully with each situation and create a positive outcome for all parties involved.

Quality Control and Compliance

It is important to be able to measure any performance that you want to continuously improve. The goal should be to achieve a Six Sigma level of quality. In its most simple sense, Six Sigma is a highly disciplined approach to decision making that helps people focus on improving processes to make them as near perfect as possible. The term "Six Sigma" relates to the number of mathematical defects in a process. Six Sigma practitioners focus on systematically eliminating the defects so they can get as close to "zero defects" as possible.

A major part of any patient-friendly quality program should involve monitoring several metrics that relate directly to the perception of patients regarding how friendly their treatment was. All inbound and outbound phone calls can be digitally recorded and randomly sampled and reviewed. Loss of rapport, improper tone, and anything that could be perceived by the patient as threatening or improper should be considered defects.

It is possible to predict that certain language patterns will have a negative non-conscious effect in the context of a communication about a debt. These patterns can be identified and monitored as part of a patient-friendly program.

This information can then be used to coach account representatives for improvement and eliminate future defects.

Insurance Eligibility and Verification

Another patient-friendly strategy that should be implemented is the use of electronic means to verify Medicaid and commercial insurance eligibility. We have found that even the most comprehensive eligibility systems utilized by healthcare providers are subject to situations where accounts remain uncollected that were eligible for insurance reimbursement.

Verifying this coverage allows for the notification of clients of possible reimbursement opportunities and also protects patients from receiving unnecessary notices and phone calls on a balance that could have been resolved, thereby preserving patient goodwill.



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Considering the Charitable Mission of Healthcare Providers

Not all accounts need to be paid in full by the patient in order to be considered successfully resolved. Patients who truly qualify for charity care or financial assistance should be identified in the patient-friendly collection process and assisted in documenting their need.

Most healthcare providers consider the delivery of charity care and financial assistance to the communities they serve to be an important and vital component of their mission. By diligently attending to this element of the processing of delinquent accounts, a patient-friendly agency can play an important part in carrying out these missions.

IN SUMMARY

It is possible to take a truly patient-friendly approach to collecting patient balances. It takes the willingness to break old habits and industry patterns, hire service-oriented people, engineer effective systems and methods, and apply proven sciences in human relations. The measures that are necessary require a great deal of human capital and discipline to design, implement, and maintain, but the results are increased revenues and increased patient loyalty for healthcare providers.



KeyBridge Medical Revenue Management is a leading provider of accounts receivable management services, including post-charge-off debt recovery, early-out programs, accounts receivable clean-up, and other services. By strategically implementing cash management programs designed to enhance the revenue cycle, KeyBridge is able to provide its clients improved cash flow while reducing cost of recovery.

For more information about KeyBridge, visit www.keybridged.com.