

Acumen!

by Escallate, LLC
Business Intelligence through Applied Analytics



HEALTHCARE SOLUTIONS

- * Accounts Receivable Scoring & Work Strategies
- * Presumptive Charity Analysis
- * Pre-Collect & Collection Services

ESCALLATE LLC
"Collections...Perfected"

PRESUMPTIVE CHARITY ANALYSIS

We have been partnered with a business analytics company for a number of years who has provided a scoring mechanism that predicts the segments of our portfolios that generate the most revenue, liquidate the fastest, and those that tend to not liquidate despite our best efforts to the contrary.

This same analytics firm has released a presumptive charity scoring system that produces data in addition to their natural scoring. Essentially they label our accounts with the Census derived Median Household Income and Average Household Size. These two data elements, when paired with their other scoring attributes, make up a presumptive charity model to benefit both you as the hospital and our group, the collection agency...

Our common goal is to collect as much revenue as possible for you “internally” and prior to bad debt write-off. I am sure you can appreciate that despite our best efforts, there are and will always be accounts that simply do not pay. Some of those, not all, fall in line with published Federal Poverty Guidelines.

Our solution looks at each account individually and assesses whether it should be considered for charity write off. Not just the accounts that prove difficult to collect, but instead those accounts that will likely never pay AND whose demographics support your specific charity guidelines.

So instead of having to mull through all of your accounts not paying before going to bad debt, we can offer a “short list” for your consideration and review. This should save you time, resources, as it will save our agency similarly. You will also comfortably meet your charity policies while knowing the best accounts are being written off.



Better still, this service is done without hitting the credit bureaus of your patients. So this effective and undetectable process will not generate undesirable complaints. The communities surrounding your hospitals will be best served through this empirical processing, as will be the best interests of your corporate initiatives.

HOW IT ALL WORKS

Account data is extracted from your system and treated through our scoring and analysis mechanisms. This is processed simply through electronic file transmissions. Our systems process and evaluate your data within 24 hours, and then the results are compiled into quickly discernable reports outlining those accounts qualifying for charity review. Additionally, an electronic file can be submitted back to your AR system with these updates.

While in our hands, feel comfortable your data is housed and transmitted safely, encrypted both in transit and at rest. Sensitive data is “hashed” to further enhance the security of your patient information.

The nature of our scoring stems from the very data elements that lend toward charity qualification – Household Size and Household Income. Each account is scrubbed through databases that associate household size and income and then go farther still to safeguard from false positives.

It would be one thing to take all those accounts with qualifying income levels and write those off to charity. Better still, to write off the population who both qualify based on your institution’s poverty guidelines, but also those who are least likely to pay regardless.

While similar, a qualifying household income and a patient unlikely to pay are two entirely separate distinctions. Fortunately, our services go beyond the public record data and utilize proprietary scoring algorithms that account for such propensities.

Our business intelligence partner utilizes proven corollaries to gauge pre-collect, early out, and bad debt accounts and their relative likelihood of payment, payment volume, and speed of payment. They start by analyzing account data available at the time of placement and then weight each attribute based on proprietary algorithms. Some of those weighted elements are:

- Amount Owing
- Insurance Information•
- Phone Number(s)•
- Address Information•
- Social Security Number•
- Date of Birth•
- Type of Service•
- Employment Information•
- Secondary Contact Information•
- And much more...•



As you continue to place accounts through our service, an account history may be available which keeps a transaction record along with status updates for your previously placed accounts. Then, as new accounts are placed by the same patient or guarantor, you benefit from the historical information available as the scoring accounts for these historical variables.

Beyond information available within the account's jacket itself, our systems utilize public record databases populated with data correlating to recovery efforts and results. Some of those databases consider the following attributes, while others are core to our proprietary blend:

- Income Levels•
- Household size•
- Home Ownership/Rental•
- Vehicle Ownership per household•
- Education Levels•
- Crime Indices•
- Subscriptions•



What you achieve through our system is the cumulative expression from each of these criteria sets. You can then rest comfortably knowing the decisions you are making regarding your charity models stem from sound, empirical sources credited with successfully scoring more than 2 million accounts each month.

OUR SERVICES

Charity Analysis

- Detailed, drill down capable reports designating level of qualification and distribution of accounts by batch along the Federal Poverty Guideline.

High qualification rate for charity applications; decreased associated process and overhead costs; immediate write off for qualified accounts that would otherwise go through costly collection processes; achieve your mandated charity allowance through empirical solutions.

AR Scoring and Collection Strategy

- We provide an easy to use score and associated strategy to divide your AR portfolio into manageable and distinct groupings. These scores do not hit the patient's credit bureau!

Platinum Accounts: Those accounts that make up the largest volume of dollars to be recovered while requiring moderate effort. These accounts are both above average balances and above average score (propensity to pay).

Gold Accounts: Those accounts that liquidate the fastest, require low level efforts, maintain a high score, and yet have below average balances. This is the "low hanging fruit" within your portfolio, and should be worked with specific efforts in mind.

Silver Accounts: Like the Platinum, these accounts are above average in balance, yet have lower scores and require significant effort, skip tracing, and other potentially expensive mediums in order to liquidate.

Bronze Accounts: The accounts not only are below average in balance, but also perform badly as they sport the lowest of scores. Despite your best efforts to the contrary, these accounts might be worked at considerable cost and yet rarely provide yield.

With this proven methodology extended into your AR solution, you have divisible and maintainable groupings with specific goals, objectives, and expectations in mind. For example, after your charity accounts are separated from the field for write off, you may choose to only send invoices to your gold accounts (they typically pay off of letters alone), immediately write off your bronze accounts for pre-collect or collections (why expend the costs otherwise to no avail?), send notices and make one call to your silver accounts (these are difficult so use care no to overextend), and then spend the vast majority of time on the platinum accounts, those who will make up the majority of your recoveries all together.

Contact us for more information
Phone 866-460-2899

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**Get ahead and discover solutions
Through Business Analytics!**

