



# Bad Debt Collections

*Focused Solely on Healthcare*

## Every Possible Approach To Recover Reimbursement On An Account Is Explored While Maintaining A Respect For Patient Dignity

CB Accounts' (CBA) bad debt collection services help providers recover on bad debt accounts after internal collection efforts are exhausted. Our collection specialists assist providers in accelerating cash flow, while maintaining positive patient relations.

### Primary and Secondary Debt Collection

- Age of accounts at time of placement typically 120 days or greater
- Expected liquidity comparable to National Average (per ACA) of 5% to 18% depending on demographics, type of patient account, and whether debt is primary, secondary, or pre-collection placement
- "Pre-Collection" and "Payment Contract Monitoring" Programs available and customized to hospital's needs

### Operations

- Accounts retrieved, loaded, and processed on CBA system within 24 hours
- Accounts managed in a HIPAA and FDCPA Compliant environment
- Account assignments to dedicated teams based on hospital, dollar balance, and type of engagement
  - Low Fee Teams
  - Large Balance Teams
  - Small Balance Teams
  - Secondary Placement Teams
  - Payment Contract Monitoring Teams
  - Pre-collection Placement Teams
- High balance accounts worked by Team Leaders and Managers
- Collection phone calls 8:00 AM to 8:00 PM weekdays and 8:00 AM to 12:00 PM weekends
- Accounts closed and returned per hospital's specifications
- Custom reports prepared per hospital's direction, at hospital's desired intervals

### Collection Tools

- Notices are ACA approved and FDCPA compliant
- Predictive dialer and call recording technology
- Skip tracing capabilities
- Payment arrangements and settlement offers negotiated and monitored per hospital guidelines
- Payments options by mail, credit card and checks by phone
- Credit Reporting; Trans Union, Equifax, Experian
- Litigation pursued at hospital's discretion
- Extensive network of local attorneys available for litigation and managed by CBA

### Reimbursement Sources - CBA will pursue every avenue for obtaining reimbursement

- Workers' Compensation
- Personal Liability/Injury
- Probate
- Bankruptcy
- Crime Victims

**Contact CBA at 1-800-706-4357**  
**www.cbaccounts.com**