

SA-VIT COLLECTION AGENCY TIPS OF THE MONTH ARCHIVES



March 2006

LISTEN TO WHAT DEBTORS HAVE TO SAY

Patients who are not paying you in a timely manner will always give you a reason, and it's *rarely* the real one, initially. You usually have to probe the patients with further questions, only to find that the third or fourth excuse is the *real* reason the debtor hasn't paid. The first excuses often have to do with service or fees, and are never the actual reasons for non-payment. You have to get beyond these stalls and non-valid objections.

There is a technique for getting beyond these excuses and finding the real reasons why the bills are not being paid. Use a softening statement, or repeat their problem in your own words. Then ask if there are any other problems. Here are some examples:

"I can understand you feel medical costs have risen dramatically over the years, as have the costs of most things. Are there any other concerns you have?"

"I am sorry you had a bad experience with our service. How can we help you with that problem so that we can get your account cleared up?"

"In addition to these problems, are there any other reasons you may have for not paying your bill?"

Question patients and listen to what they have to say. They will usually let you know if and how they intend to pay the balances owed. Now you are ready to ask for payment in full, or to make suitable arrangements.

The more information you can extract from the patients, the better prepared you will be to help them solve their payment problems. ***Remember that the person asking questions is the one who is in control of the conversation.***