

## SA-VIT COLLECTION AGENCY TIPS OF THE MONTH ARCHIVES



July 2007

### Past-Due Debtor Profile – Part 2

Last month we talked about identifying potential delinquent patients based on their actions (or lack thereof). But you can also identify them by what they say. Their comments are designed to stall making payment, or even avoid it.

See if any of these statements sound familiar:

- "My spouse handles all our finances."
- "I'll pay you as soon as I receive my settlement."
- "Does the doctor need my money?"
- "No, my mother isn't here, (no doubt you are speaking to her)."
- "I'll pay as soon as I can!"
- "I didn't ask to see your doctor in the hospital."
- "I'll take care of it!" followed by a hang up.
- "My insurance company should have paid more."
- "Well, I had to pay my other doctors."
- "My attorney told me not to pay any medical bills."
- "I am thinking about filing for bankruptcy."

These statements are strong indications that your bill is very low on their priority. They have little or no desire to pay for the services provided by your practice. At the very least, they are unwilling to make a payment commitment **today**. Recognize these statements as signs that you are dealing with someone who has a delinquent attitude toward paying their bills. Stop wasting your valuable time and either write the balances off or send the accounts on to your collection agency.