

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



July 2008

### **Don't Use Acronyms of Jargon**

Patients do not understand your business or the terms used to shortcut your internal office communications. When you use terms like EOB, COB, AOB, co-pays and co-insurance, deductibles, etc, without explaining them you lose the patient's attention. Here are some examples:

Rather than using EOB, it would be better to explain to the patient, "You received an explanation of your insurance benefits from your insurance company."

Most patients do not understand COB. You can inform them; "Your two insurance carriers coordinate your benefits between them so that neither company pays more than its share of the charges for our service."

Instead of, "Please sign the AOB" it would be better to explain; "We need you to sign the assignment of benefits statement so that your insurance company will send the check directly to us."

Tell them that a co-payment is that amount the insurance company requires to be paid at the time of service and that co-insurance or deductible is the patient's share of the total cost of the treatment provided.

It is easy to fall into the acronym and jargon trap. However, when a patient does not understand the meaning of terms like these they tune out and will not ask what you mean because they may feel embarrassed. The result is that you do not get the information needed to process a claim or to get your bill paid.

Subject suggested by Jonasz Knapik. Send your suggestions to [info@savit.com](mailto:info@savit.com).