

Insurance Resolution



REVENUE RECOVERY | ANALYTICS | ATTORNEYS

Harris & Harris Is The Insurance Resolution Expert

- **Accomplished Personnel Make The Difference:**
Management and staff are competitively selected and highly trained experts.
- **Knowledge & Proficiency To Shorten The Learning Curve:**
Harris & Harris staff averages a minimum of 7 years of hospital and physician business office experience.
- **IT System Expertise:**
Harris & Harris has advanced IT systems, with the capability to customize programs.

Harris & Harris Recovery Services Increase Cash Flow And Efficiency

- Denial analysis and reversal
- Credit balance resolution
- Underpayment identification and recovery
- Accurate managed care reimbursement
- Cash acceleration programs
- Customized, on-site staffing solutions

Our Professionals Work Tirelessly For You

Harris & Harris specialists provide billing, re-billing and follow up services for any type of payer. We verify that amounts paid by the third party payers are in accordance with the hospital's managed care contracts. When no insurance information is provided, we connect via the hospital's computer system, if preferred, to view file notes to assist with seeking alternate third party coverage. We look for insurance carriers, workers compensation claims, auto accident issues, personal injury matters, Medicaid, Medicare, crime victims, or any other third party payer. If there is no coverage, our third party specialists call the patient to inquire about possible third party payers.

Experienced In Health Care

We are familiar with virtually all major patient accounting systems. We manage specific or multiple payer claims, current or aged A/R, and single or multiple systems. We work directly with your patient accounting system, helping to reduce internal interface development.

IT System Knowledge

Most of our clients allow us to have access to their system; therefore, we are able to load information directly into their system. In addition, our IT professionals are able to write custom programs to meet any individual need a client may have. We are also able to place custom reports on our clients' FTP sites, or if the client would like, this information can be emailed or sent through regular U.S. Mail.



Worker's Compensation & Lien Accounts



REVENUE RECOVERY | ANALYTICS | ATTORNEYS

Use Harris & Harris To Maximize Worker's Compensation & Lien Account Claims

- **Comprehensive Knowledge For Proficient Collections:**

Harris & Harris has over 40 years experience in Worker's Compensation.

- **Our In-House Legal Department Saves You Time and Money:**

Our legal collectors work with our attorneys whom are dedicated to getting your bills properly paid to the maximum amount allowed by law.

- **Accounts Pursued In A Timely Fashion:**

We utilize our advanced IT systems to stay current on each account.

Harris & Harris Worker's Compensation/Lien Accounts team will increase cash flow and obtain results through our systematic approach to securing information, determining responsible parties, and utilizing our legal department. The combination of our resources in Worker's Compensation, liens, bad debt and insurance collection will result in a steady income stream and immediate liquidation of a majority of accounts. In addition, our professional staff will treat each individual with dignity and respect.

Experts Who Know How To Work Your Claims

Our system enables Worker's Compensation Claims to be electronically uploaded from client-specific software. Our team will also upload paper-based claims if needed. Claims are routed to the appropriate collector's desk based on the predetermined distribution profile provided by the Manager of the Insurance Department.

We don't "compromise" valid bills that merit full payment. When lien negotiation is appropriate, all legal issues, evidence, medical reports and documentation are fully analyzed to ensure the highest settlements possible.

Constant Follow-up Ensures Maximum Payment

If requests are not responded to within 15 days, the account is escalated to the supervisor, and after 30 days the collector contacts the attorney, worker's compensation carrier, and/or employer for status of the pending worker's compensation claim, using their best efforts to obtain an approximate date of resolution. After obtaining all information from the appropriate parties, if it is determined that resolution of the claim is not expected with 30-60 days, the collector will continue to follow-up every 45-90 days.



Pre-Collect & Early-Out



REVENUE RECOVERY | ANALYTICS | ATTORNEYS

Harris & Harris Is The Smart Choice For Pre-Collect & Early-Out

- **Transparent Outsourcing Gives You Options:**

As an extension of your accounts receivable function, Harris & Harris offers you choices, from handling your entire accounts receivable functions, customized pre-collect and outsourcing functions, to early out programs. Our first-party efforts are transparent to your patients.

- **Dedicated To Making Your Accounts “Current:”**

We work to help improve internal performance. The emphasis of our programs is on patient relationship management and activated dollars. The Harris & Harris strategy is “curing” accounts to current.

- **Sophisticated Technology At Your Fingertips:**

Our telephone system, integrated with its servers, predictive dialers, interactive voice response system, and interactive messaging, provides us with unparalleled telephony capabilities.

Our software and hardware is the most advanced available. These systems, combined with our dedicated information technology staff, have allowed Harris & Harris to implement an outstanding Outsourcing Division.

Harris & Harris has the staff, training, and technology to handle your pre-collect and early-out programs. Our success has come in building a dedicated unit of representatives that have been trained and re-trained on your accounts. By working closely with healthcare providers we have identified program goals, policies, procedures, and business rules and have implemented these in a complaint-free manner.

Our firm’s state-of-the-art technology in computer systems and telephony has been designed and maintained by call center experts who are employees and high-level consultants. To complete this winning combination, our management infrastructure offers the most effective results possible while maintaining a high level of service to each patient.

We Know Data

We first start by improving each file with data scrubs, then run through address validation and standardization. We check for new addresses via the National Change of Address database, the FastForward database and several other proprietary sources. Our research/investigative department, combined with our skip tracing team, then takes the scrubbed files and, with an automated process, obtains telephone numbers, employment names, additional addresses, and the like. In addition, we are connected to many propriety databases in order to search for and to locate additional information on individuals. Our team of skip tracers and whereabouts investigators enable us to locate individuals in the first party/outsourcing phase that otherwise would never be found.

With this wealth of information our Analytics Manager works closely with the unit manager. They create an account flow, which runs each patient through cycles of work efforts. These cycles are created in such a way as to not badger the patient and done in different fashions to get the best effect.

Bad Debt—Primary & Secondary Collection



REVENUE RECOVERY | ANALYTICS | ATTORNEYS

We Handle Bad Debt In A Manner That Gets Results And Maintains Your Reputation

• Our “Consultative” Approach Gets Results:

When we make telephone contact with the patient, we are not just collectors—we are communicators, ready to talk and ready to listen. We apply a “human touch” to our business, by recognizing that each payer is a unique individual, with unique situations that may require special treatment. Through communication, we establish a good faith effort on the part of the patient to meet their responsibility to pay their debts.

• We Work With Every Patient & Every Situation:

We concentrate our efforts on establishing a manageable schedule of payments for those with the ability to pay, and if we determine extreme hardship (indigent, physically incapacitated, etc.) we look to charity applications or low monthly payment options.

• Files Properly Documented For Your Clarity:

Once contact is made, our collector will properly document the file and make a determination as to the next step. Often, after the initial contact, we consult with the client to clarify issues raised by the patient to make a joint determination of the appropriate course of action with the file.

Harris & Harris has the team in place to handle your bad debt and primary and secondary collections. We maintain a dedicated and self-contained business unit, which becomes familiar with the nuances of your business and your patient population. Our focus is to service both you and your patients through the following methods:

- Treat all individuals with dignity and respect.
- Provide a high level of service to each patient.
- Work with those patients who have the ability to pay.
- Identify program goals, policies, procedures, and business rules and implement these in a complaint-free manner.

The Harris & Harris Approach Emphasizes Maximum Collection in a Professional Manner

- Maintain the health care provider’s relationship with the community.
- Negotiate with those who have previously refused to pay to determine their reason for non-payment. Based upon their response, the matter is either negotiated to a resolution, or a litigation recommendation is made.
- Focus on those you have been unable to contact.
- Concentrate on those refusing to pay, but have the means to pay.
- Avoid focus on indigent or poverty level individuals who truly do not have the ability to resolve the debt.

Once we locate an individual, normally they have never discussed the debt with your prior collection agency. We refresh the debt, and collect it by negotiating with the individual.

Harris & Harris, Ltd., 222 Merchandise Mart Plaza, Suite 1900, Chicago, IL 60654
P: 312.423.7421 or 866.781.4538 HarrisCollect.com



Analytics & Reporting



REVENUE RECOVERY | ANALYTICS | ATTORNEYS

Timely & Accurate Analytics Improves Collection Capabilities

- **Harris & Harris Has The Leading Software And Hardware Available:**

We stay current with our IT investment to make collections efficient and cost effective.

- **Analytics-Based Collections Yield Better Results:**

We work the data before we start the collection process, so we have the most current information available. This allows us to quickly connect with the individual who owes the debt, helping to speed the collection process.

- **Reports Are Customizable And Actionable:**

We give you the information how you want it and when you want it, so you are always knowledgeable on the process. Harris & Harris has extensive and customizable reports that provide both you and us with actionable data that will improve your debt collection process while lowering costs with improved information management.

Heavily Invested In Making Sure Your Collections Are Handled Professionally

We have acquired the same collection of software and hardware used by many U.S. government agencies. In addition, our predictive dialers, interactive voice response unit, and voice messaging units are identical to those used by large corporations and a majority of the domestic airlines.

We Use Analytics First, To Make Collections Go Fast

Our collection process begins with data scrubs to improve the accuracy of each file. Accounts which are deceased or bankrupt are closed and returned to the client. After validation and standardization of the file, we locate new addresses through the National Change of Address database, FastForward database, and other proprietary sources. Our research/investigative department, combined with our skip tracing team, finds new and updated information. These teams work together to locate telephone numbers, employment names, additional addresses, and other information. We also research median income rating data along with particular demographics in order to obtain further insight into the accounts. The accounts are then processed through account prioritization and scoring. We utilize an analytics-based collection strategy, with multiple scoring techniques, internal proprietary scoring and outside vendors. We triple score each account by median rating, our internal proprietary scoring mechanism and recovery scores through credit data with the credit bureau.

Reports At Your Fingertips

Our system comes standard with a large assortment of ready-to-use, pre-formatted reports. We can also create ad-hoc custom reports and lists using our menu-driven, user-friendly report generator, "Easy Out." For reports with greater sophistication or precise detail, "Recall" query language is also available.



Litigation

Revenue Collection Litigation Experts Available When Needed

Harris & Harris has a fully-staffed and dedicated legal department, including lawyers recognized as experts in the revenue collection field, to provide litigation services. If all collection efforts have been exhausted, we may identify certain accounts with larger balances for a lawsuit. In most cases, a lawsuit will be recommended only if the patient is employed on a full-time basis. If a lawsuit is approved by our client, we continue to allow the patient to pay the debt on a voluntary basis throughout the proceedings.

Litigation Only Recommended After Other Avenues Exhausted

It is our goal to avoid recommending a lawsuit on an account where the individual appears unable to pay the debt. We recommend litigation on only those files where our research has shown that the patient has the ability to pay the debt, but is simply refusing to do so. Litigation is rarely recommended prior to ninety days from placement. The client will need to sign and return the lawsuit authorizations prior to our firm proceeding with litigation.

Litigation Works

Numerous studies have established that the collection rates of law firms are generally 20% to 35% greater than conventional collection agencies. Our firm's collection rate is among the industry's highest, which is a testament to our ability to litigate only those accounts where litigation proves to be the best option to collect the debt. Our litigation area is supported by litigators, paralegals, prelegal employees, and legal collectors.

Arnold Scott Harris P.C. For The Best Revenue Collection Litigation Advice

Arnold Scott Harris P.C. is the in-house law firm for Harris & Harris. Arnold Scott Harris P.C. is a separate and distinct corporation from the collection agency (Harris & Harris). The law firm employs full-time attorneys, legal secretaries and an administrative staff. Their practice is concentrated on accounts receivable collection and creditors' rights litigation. In addition, we have developed a nationwide network of experienced collection and litigation attorneys, who can, at the client's discretion, bring decisive court action to bear in any patient's locale. This network is further enhanced through our membership contacts in the Commercial Law League, the National Association of Retail Collection Attorneys and the National Attorney Network, as well as the American Collectors Association.

