Calling patients to request payment can be stressful and difficult, but it doesn't have to be. Like every other touchpoint you have with a patient, the first and most important requirement for a successful patient collection call is to create a connection. If you approach a financial call with the same attitude as a registration or follow up call you will set a positive tone for the conversation, and that can go a long way.

But that may be easier said than done when you are met with objections, excuses, or a refusal to pay. So we have also identified 8 easy to follow steps to get you through every call successfully:

1. Identify the Patient

The very first step of every call is to identify that you have the correct patient on the line. This step serves two very important purposes: preventing a HIPAA violation by providing PHI to the wrong party, and establishing a feeling for the call. Start by asking the right question:

"Hello, may I please speak with John Smith?" This is not the right question. Anyone familiar with John, and who he may want to talk to, won't ask for him this way. This introduction is going to lead him to assume that this is a call he doesn't want to answer, and so "John isn't available at the moment."

"Hi, John?...Hello Mr. Smith..." A simple greeting like "Hi, John?" will make him much more comfortable and more likely to continue the conversation. After he confirms his name, follow up with his last name to ensure that you have the right person on the phone.

2. Identify Yourself & Your Employer

Once you have identified the patient, let them know where you are calling from. Remember: patients often will not recognize the corporate name for your healthcare organization, but they will remember their doctor's name. It is important for the patient to recognize where the call is coming from right away. If they don't know who you are and you start asking for money there is a good chance they will become defensive or confused, which is not likely to lead to payment. Try this:

> "Hello, John?"
>
> "Yes?"
>
> "Hi Mr. Smith, this is Mary calling from Dr. Jones' office at Respiratory Specialists. How are you today?"

3. Request Payment in Full and Offer Methods of Payment

Yes, you want to ask this question right away. Respect their time and get right to the point of your call, especially if they are impatient or indicate they are in a hurry. This part can be difficult, so use your judgment. Review their history to determine whether it might be better to lead into the request by following up on their latest appointment, confirming their demographic information, or asking for any secondary insurance before requesting the balance.

When you are ready to ask for payment, **request the balance in full 100% of the time**. Often you will not get it, but if you do you have just saved yourself four steps, and you can skip to step 8.

Asking how much they can "put toward" their balance indicates that they are not required to make a full payment. Instead, try asking: "How short of the balance are you today?" This question forces them to think about their entire balance and work down to what they can pay, rather than starting from zero and trying to work them up to an acceptable amount.

4. Psychological Pause

Once you have requested payment in full, give the patient a chance to respond. It is tempting to fill the awkward silence that follows such a request, but you need to give them a chance to agree to pay, or to offer their objection. It is easier to work with a patient when their objection is clear, so it is critical to allow them to give it.

5. Determine the Problem

This can be the hardest part. If the problem is simply that they cannot afford the total amount you know you need to attempt to arrange a payment plan. However, if they offer an objection or excuse for why they should not have to pay the bill, it is now your responsibility to determine the real root of the problem.

Objections about their care or their appointment that didn't come up right at the time of service often mask other underlying issues, like confusion about their bill or their coverage. Working to the core of the issue and answering any questions the patient has will help them take responsibility for the bill.

6. Find the Solution

Once you have determined the real issue behind the patient's inability or unwillingness to pay, work with them to establish a payment arrangement that addresses that problem. Make sure the arrangement is mutually agreeable; it should suit the patient but also be acceptable under your practice's financial policy.

7. Close the Arrangement

Once a payment plan has been arranged confirm all the details with the patient, including the implications of failure to comply. Discuss the steps that will be taken in the event of nonpayment as they are outlined in your practice's financial policy. Be sure to specifically provide all time limits and to fully explain any caveats or restrictions.

8. Update your Records

You made it! You've helped the patient to take responsibility for their bill, and secured payment or made an acceptable arrangement. All that is left is to record the details, including any reasons given by the patient regarding their inability to pay. These objections may come back up in the future and having detailed notes can help with future conversations.

Payment plans are only successful when they are enforced, so if your charge capture system has the ability, set a notification for the dates on which payments are due to ensure that the patient is adhering to the arrangement.

Putting these steps in place can help increase revenue while maintaining a good relationship with your patients. Collecting money does not have to be difficult, and the call can create an opportunity to connect. Taking the time to understand the patient's situation and showing a willingness to work with them will improve their experience with your healthcare organization and will keep them coming back.

Looking for more tips on collecting self-pay or self-pay after insurance balances? Download our free Patient Collections 101 Webinar on Demand!

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