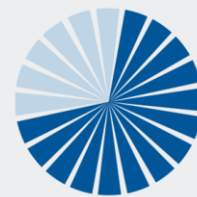




Increase Your Practice Collections

TSI: Your Revenue Optimization Partner



Scripps Mercy
**PHYSICIAN
PARTNERS**

Objectives for Today

tsi

- ✓ Get an understanding of how high patient deductibles and increased regulations affect your practice
- ✓ Introduce TSI and share our innovative cash-flow solutions
- ✓ Discuss recommendations & next steps



The Healthcare Creditor's Bill of Rights

tsi

- All providers should expect to be paid on time
- Extending credit is a courtesy and should not bring financial or regulatory risk to a practice
- Practices should be able to focus on their specialty, free from the burden of collections
- Unpaid bills negatively impact everyone
- Late paying patients should be held accountable to their obligations in a dignified, lawful and respectful manner

Recent Headlines Concerning High Deductibles & Compliance Issues

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Both Insured, Uninsured Feel Burden of Medical Debt

Jan 8, 2016 Both consumers with health insurance and those lacking any coverage are reporting problems paying medical bills, according to a survey by the Kaiser Family Foundation and The New York Times.

Minnesota Hospitals Report More Bad Debt

Feb 5, 2016 The total amount of uncompensated care by hospitals in Minnesota rose from \$573 million in 2013 to \$589 million in 2014, despite a 26% drop in charity care for the uninsured, according to the Minnesota Hospital Association.

Hospital Chain Sued for Alleged TCPA Violations

Jan 29, 2016 Prospect Medical Group, a California-based hospital chain, is one of the first healthcare providers sued since the FCC clarified TCPA language last July concerning auto-dialing cell phones, consent to call and calling wrong numbers.

Hospital Computer Glitch Wrongly Sends Accounts to Collections

Feb 22, 2016 An estimated 6,200 accounts at Western Missouri Medical Center in Warrensburg, Mo. were inadvertently sent to a collection agency because of a computer glitch.

Rising out-of-pocket costs are changing the way patients use medical services, so physicians must evolve their billing and communication practices to keep up

Modern Medicine Network

Collecting Money is Harder Than Ever

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One in Three People have an Account in Collections

The Average Collection Agency Recovery Rate Last Year was 12.8%

FICO Has Just Deemphasized Medical Debt on Credit Scores

The typical U.S. Consumer has Twelve Active Creditors

Forbes

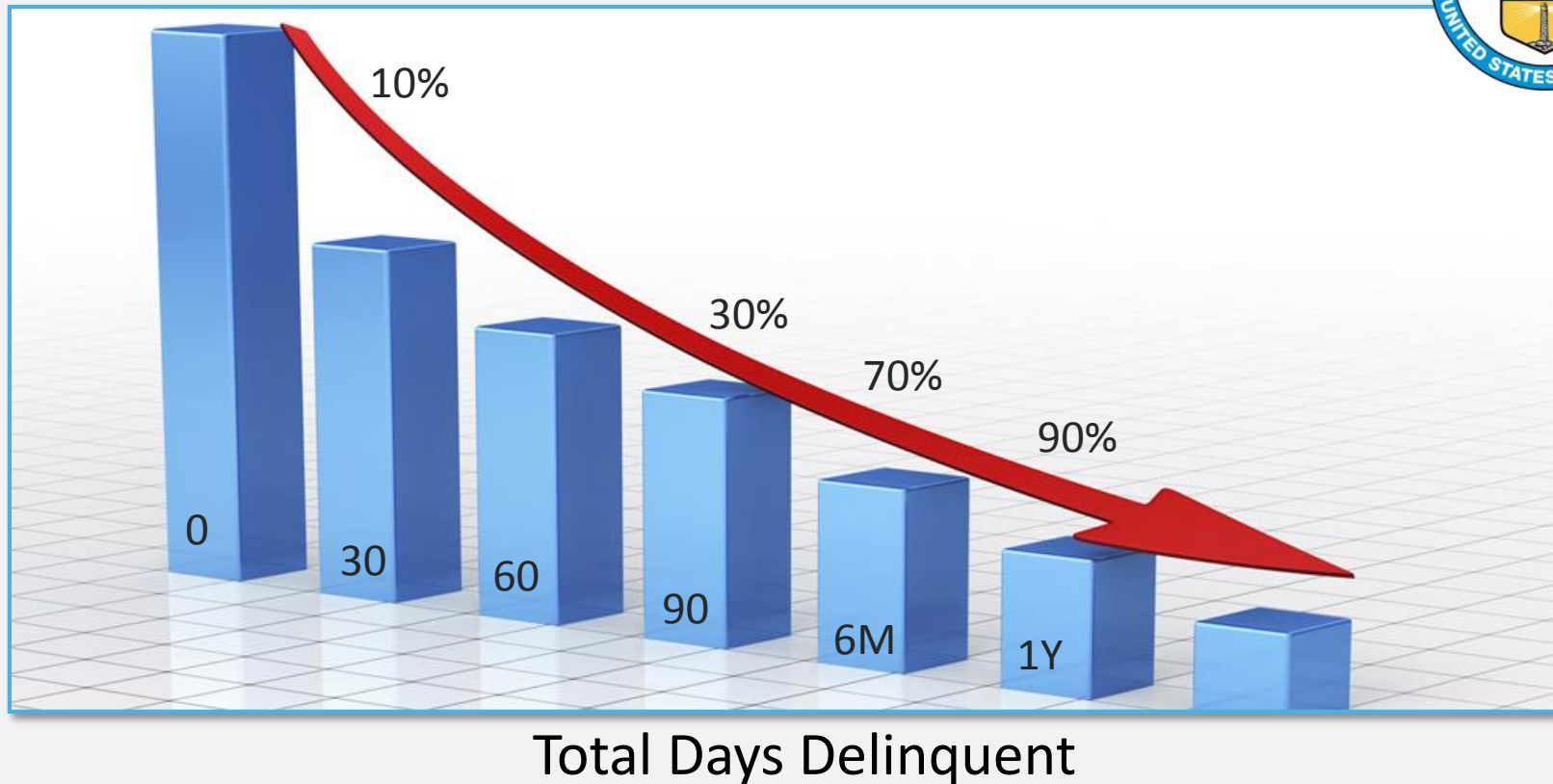


CNN Money

Early Intervention Pays Off

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Account Collectability



The Impact of Uncollected Money



If Your Uncollected Amount is:						
	\$1,000	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
Net Profit	Additional Revenue Required to Offset Loss					
2%	50,000	250,000	500,000	1,250,000	2,500,000	5,000,000
3%	33,333	166,667	333,333	833,333	1,666,667	3,333,333
4%	25,000	125,000	250,000	625,000	1,250,000	2,500,000
5%	20,000	100,000	200,000	500,000	1,000,000	2,000,000
6%	16,667	83,333	166,667	416,667	833,333	1,666,667
7%	14,286	71,429	142,857	357,143	714,286	1,428,571
8%	12,500	62,500	125,000	312,500	625,000	1,250,000
9%	11,111	55,556	111,111	277,778	555,556	1,111,111
10%	10,000	50,000	100,000	250,000	500,000	1,000,000
15%	6,667	33,333	66,667	166,667	333,333	666,667
20%	5,000	25,000	50,000	125,000	250,000	500,000

Let's Agree on a Few Things

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- ✓ Consistent and effective follow-up can be challenging and expensive
- ✓ Most practices would prefer to never have to use a collection agency or attorney at all
- ✓ The older a patient account gets, the harder it is to collect

“It costs a business approximately \$31.60 per account to follow up on a past due account internally.”





Solutions

Y

U

J

C

V

B

What We Do for Our Clients

tsi

1. We have been providing **progressive cash-flow solutions** to medical practices of all sizes since 1970
2. We have helped over **200,000 clients** to eliminate their need for traditional collection agencies and we collected **\$280M** last year alone
3. Our services are based on **fixed-fee pricing** that is between \$6 and \$16 per account, depending on account volume
4. We are the recognized regulatory compliance leader for **healthcare account resolution**
5. Our services allow our clients to **react quickly and appropriately** to slow paying accounts



We Are The Compliance Leader

tsi



HIPAA



FDCPA



TCPA



State Regulations

www.tsico.com

The Experts Agree

tsi



The Experts Agree on Our Cash-Flow Solutions

tsi

ACCELERATOR

tsi

PROFIT RECOVERY

tsi

COLLECTIONS

The Four Patient Payer Types

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Here is what we know:

- You deal with all four
- They all require a different approach
- It is a mistake to treat them all the same



Dutiful



Distracted



Disrespectful



Deliberate

How to Collect from All Four Types of Payers

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Dutiful

Statement

Pay Upon Receipt

Distracted

Reminders

tsi

ACCELERATOR

Disrespectful

3rd Party Impact

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PROFIT RECOVERY

Deliberate

Professional Collectors

tsi

COLLECTIONS

For **Distracted** Payers - ACCELERATOR



- Accounts submitted after one or two internal attempts
- We execute 5 polite reminders in the name of your practice
- Over a 35 day timeframe
- You pay a fixed fee of between \$6.00 - \$16.00 per account
- Less expensive than sending statements, letters or phone calls

OURCLIENTNAME INC.
#1828 128
GREENSBORO NC 27417

March 9, 2009
ACCOUNT INFORMATION
Acct No. 12881-000000000
Client Ref. 121208
Amount Due \$7.28
Due Date March 19, 2009

Dear James Debtor:
Thank you.
We sincerely appreciate your business and trust you are a satisfied customer.
Unfortunately, the amount referenced in your past due and requires your attention. Please remit your payment with the lower portion of this letter in the envelope provided.
If you feel there is an error, please contact us as soon as possible. We really want to help resolve your past due account balance. Our staff is ready to assist you at the number indicated below.
Thank you for your desire to cooperate in resolving this matter.

OURCLIENTNAME INC.
PO BOX 1228
GREENSBORO NC 27417
800-777-9988

PLEASE RETURN LOWER PORTION WITH PAYMENT

James Debtor
785 WEST ST
GREENSBORO NC 27402-1111
US STATE PA 19423-1111

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Final Reminder Notice

Dear Debtor:
Please be aware that if you do not place payment with our collection agency, you must pay account within 10 days of the date shown above.
In the event your outstanding balance is not paid, we will be forced to place your account in the hands of a collection agency. This will result in your account being placed with a collection agency, which may result in your credit rating being lowered and your name being reported to credit bureaus.
Thank you for your understanding.

OURCLIENTNAME INC.
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GREENSBORO NC 27417
800-777-9988

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OURCLIENTNAME INC.
PO BOX 1228
GREENSBORO NC 27417

Change to my payment method
VISA
MasterCard
Discover
American Express

Credit Card Expiration Date: _____
Credit Card # _____
Billing Address _____
Security Code _____
Signature _____

My check/money order is enclosed

James Debtor
785 WEST ST
GREENSBORO NC 27402-1111
US STATE PA 19423-1111

March 9, 2009
ACCOUNT INFORMATION
Acct No. 12881-000000000
Client Ref. 121208
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Due Date March 19, 2009

OURCLIENTNAME INC.
PO BOX 1228
GREENSBORO NC 27417

Change to my payment method
VISA
MasterCard
Discover
American Express

Credit Card Expiration Date: _____
Credit Card # _____
Billing Address _____
Security Code _____
Signature _____

My check/money order is enclosed

James Debtor
785 WEST ST
GREENSBORO NC 27402-1111
US STATE PA 19423-1111

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Amount Due \$7.28
Due Date March 19, 2009

OURCLIENTNAME INC.
PO BOX 1228
GREENSBORO NC 27417

Change to my payment method
VISA
MasterCard
Discover
American Express

Credit Card Expiration Date: _____
Credit Card # _____
Billing Address _____
Security Code _____
Signature _____

My check/money order is enclosed

For Disrespectful Payers – PROFIT RECOVERY



3rd Party Demands
(Profit Recovery)

- We make 5 Collection Demands from a third party
- Recoveries occur as soon as a 3rd party is involved
- You pay flat fee between \$6.00 - \$16.00 per account depending on volume for five 3rd party demands
- Best utilized in the 45-90 day range
- All money goes directly to your practice – this is instant cash flow



We Even Say “Thank You” for Paying - PROFIT RECOVERY



tsi Healthcare
Not back to what it was

100954046-3

507 PRUDENTIAL ROAD HORSHAM, PA 19044 877-420-4789 OFFICE HOURS: 8AM - 5PM ET MONDAY - FRIDAY

SAMPLE DEBTOR
1234 STREET NAME
ACADEMIA PA 17062

April 29, 2013

SAMPLE CLIENT
ACCT #: 2859T-000742415
CLIENT REF: THX1138

Sample Debtor:
Thank you.

We have been notified that your above-referenced account has been paid. The creditor has requested that we extend their thanks for your cooperation in resolving this account.

Your relationship is considered a valuable asset and should a future need arise, our client's services are at your disposal.

Sample Client
123 Main Street
Petaluma CA 94952

Our Client's Phone:
800-111-2222 X 1240

9

Sincerely,
Transworld Systems Inc.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This is a communication from a debt collector. Calls to or from this company may be monitored or recorded for quality assurance.

Notice: See Reverse Side for Important Information.
We are required under some states' laws to notify consumers of certain rights as detailed in the list on the back of this notice. Consumers have rights under state and federal law that are not described in this letter or in the list on the back of this notice.

Philadelphia, New York, Dallas, Phoenix, San Francisco, Chicago, Atlanta, Los Angeles, Boston

PROFESSIONAL COLLECTORS

COLLECTION AGENCY

FULL SERVICE

Optional
&
Free

The **Deliberate** Debtor – COLLECTIONS

tsi

- Our national team of professional collectors will turn up the heat on your high-risk accounts
- Services include: skip-tracing, asset discovery & legal efforts
- Contingency/percentage based fee structure
- If there is no collection, there is no charge
- Submit accounts and access reports from your Online Client Portal

It is time for the professional debtors to deal
with professional collectors



Progressive Account Resolution

tsi

**The Right
Solution at
the Right Time**



Easy to Use

tsi

- Online client portal for submitting accounts & reporting
*demo available on request
- Free client launch & support
- 24/7 Access
- Free training for your staff

tsi We get cash flowing. ONLINE CLIENT PORTAL

TRAINING | CONTACT US | LOGOUT

Global Account Search: Name GO Email your Sales Rep: **PETER MARTIN**
(209) 474-0700

Account Overview Accelerator Profit Recovery Collections Marketplace Support Center Alerts

Account Overview Alerts	Accelerator	Profit Recovery
Pending Transfer	0	2
Upload Errors	0	0

Looking to collect more?

Sign up today for one of our [online training webinars!](#)

Account Summary

Type	Client #	Expires	# Assigned	Assigned	Resolved	Recovery Rate	Avg. Age
Accelerator	-	-	-	-	-	-	-
Profit Recovery	11470	08/04/2017	571	182,352.15	104,747.56	57.4	7.8
Collections	11470	-	-	-	-	-	-

Accounts Purchased: 571 Accounts Used: 521 Accounts Remaining 50 (Accelerator and Profit Recovery only)

Combined Performance and Net Back
Return on Investment: 1362.70 %

Category	Value
Accelerator	\$87.15K
Profit Recovery	\$81.2K

Assigned/Recovered vs Cost
Cost to Collect: 7.34 %

Category	Value
Assigned	\$182,352.15
Recovered	\$104,747.56

Our Technology Solutions Can Help You Automate Your Cash-Flow



Our Solution

The logo for TSI, consisting of the lowercase letters 'tsi' in white on a blue square background.

Reduce your internal expenses and frustration

Lower your days in A/R

Eliminate your exposure to compliance issues

Collect more money... much faster

Have the fastest ramp-up time in the industry

You will see results in a matter of weeks, not months

Are 100% guaranteed to work for you

Recommendations and Next Steps

tsi

Set up a **consultation and personalized web demo** to learn more about how **TSI** can improve the bottom line of your practice.

Dione Leone

Business Development Consultant

dione.leone@transworldsystems.com

Office: (619) 298-7103, Ext. 22

Cell: (612) 865-1215

