



Sample Scripting for Registration Team Members

PATIENT PRESENTING AND WE ARE NOT COVERED BY THEIR INSURANCE PLAN

"We are so thankful that you chose to visit our clinic today and we are very happy to take care of you, however I do need to let you know that we are currently working on the agreement to become a participating provider with your plan. In the meantime, what we are doing as a courtesy to our community is to work with our patients and accept whatever the patient's insurance pays as long as you pay your co-insurance portion. Please know that you may receive a notice from the payor once they process our claim that states what I just shared with you and it may tell you that you have a large out of pocket expense, if this happens, just feel free to contact us and we will make sure that your account is adjusted as we just discussed."

PATIENTS PRESENTING WITH ACCOUNT BALANCES (NOT IN COLLECTIONS)

*"From last visit, I see that you have a balance on your account remaining after insurance paid their part. While I can check if you have met more or all of your deductible since your last visit, that way you'll know what today's visit **might** cost, what arrangements would you like to make to manage this outstanding balance for the previous visit(s)?"*

Reception Action:

1. Check patient account for current balance
2. Complete real time verification
3. Assist with payment set-up or refer to RCM team for questions

PATIENT PRESENTING WITH BALANCE IN COLLECTIONS /or LARGE OUTSTANDING BALANCE

Patient NOT in Distress

"I see in your record that there is a large account balance of fees from one or more prior visits that appears to be outstanding/sent to collections. Our billing department has tried to



make arrangements with you to handle this outstanding balance. Are you able to bring this account current today so that we can get you checked in?"

PATIENT PRESENTING WITH OUTSTANDING BALANCE AND LAPSED PAYMENT PLAN

"There's a note on your account that the payment plan for your outstanding balance is not up to date. We will need you to bring that payment plan current today or recommend that you contact our billing department for further assistance with your account."

INSURANCE HAS BEEN VERIFIED

"Our policy is to request the patient's portion at the time of service. We have verified your insurance and there is a co-payment (and/or deductible) of \$___. Will you be paying with cash, check, or credit/debit card?"

INSURANCE HAS NOT BEEN VERIFIED

"Our office policy is to request payment at the time of service. According to the insurance card you presented, you have a co-payment of \$____. Will you be paying with cash, check, or credit card?"

SELF PAY (No Insurance)

"Our office policy is to obtain payment at the time of service. Your estimated amount for today's service is \$____. Will you be paying with cash, check, or credit/debit card?"

(OPT) Can we also offer you our cash pay discounted fees? Would you like to know more about that option?

PAYMENT IS RECEIVED

"Thank you for your payment. After your insurance company has paid their portion, if there is a balance due you will receive a statement for the balance. Our policy for any balances you may owe after your insurance has paid is to be made within 30 days of the billing date. We appreciate your cooperation."



INSURANCE WILL PAY

Patient: My insurance will pay.

I like to wait until my insurance pays, then I'll pay.

My insurance company said I do not have to pay up front.

That's why I have insurance.

"Unfortunately, insurance plans rarely cover all costs. As a convenience to you, we've already verified your coverage benefits and your estimated portion due today is \$____. How would you like to take care of that?"

"According to our contract with your insurance company, they expect us to collect deductibles, co-pays, and estimated patient cost share at the time of service. How would you like to take care of your estimated portion today?"

"As a convenience to you, we've contacted your insurance company regarding your coverage guidelines. We verified that your annual deductible is \$_____ and as of today they show that you have already met \$_____ of that. Your co-insurance percentage is ___% or \$_____, etc., etc."

"We have several options for payment (give options.) How would you like to take care of your portion today?"

"We verified your insurance coverage, and the representative noted a deductible/co-payment amount that is your responsibility. Would you like to pay by cash, check, or credit/debit card?"

"Your insurance card indicates a co-payment amount that is your responsibility. Would you like to pay by cash, check, or credit/debit card?"

"Based on the contract we have with your insurance company; you have a co-payment/deductible amount that is your responsibility. Would you like to pay by cash, check, or credit/debit card?"



PATIENT WANTS TO MAKE PAYMENTS

Patient: Can I pay over time?

I can't pay in full right now.

"We accept all major credit cards for your convenience. You may pay half of the bill now and then pay the remaining balance by the due date on the billing statement. Would you like to pay (half the bill amount) by cash, check, credit or debit card?"

"Mr/Ms (patient/responsible party's name) we can make payment arrangements. Your payment will be \$____ based on our guidelines ..." (refer to Payment Plan Form) We need to obtain your signature on this Promissory Note.

NEVER HAD TO PAY BEFORE

Patient: I never had to pay at the time of service before.

I've never been asked to pay before.

"I understand your concern, but it has always been our policy to collect the patient's portion based on the information we have at the time of your visit. This is necessary to contend with the rising costs of health care. Paying at the time of service helps us to avoid additional administrative costs, which saves you money. Plus, it lets you take care of your payment now rather than worry about a bill later. Would you like to pay by cash, check, or credit/debit card?"

"Depending on what service you had last time, you may not have had to pay a co-pay/co-insurance at that time. There could be several reasons why you were not asked to pay at that time of service. I can, however, offer you these options today..."

DON'T HAVE PURSE/WALLET, CHECKBOOK ETC.

Patient: I don't have my purse/wallet.

I didn't bring my checkbook.



I don't have any money with me.

I don't have my credit cards with me.

I don't have any money with me today.

I don't have my checkbook/cash/credit cards with me today.

They told me not to bring valuables with me and I left my purse/wallet at home.

"When will you be able to bring the payment back for the prior balance?" and/or "Since it is our process to collect up front, how will you be taking care of this obligation today?" This puts the responsibility back to the patient to tell us how they plan to take care of their bill.

EX 1: "Mr/Ms_____ how were you going to pay if you had your purse/wallet?"

If the **patient replies by check**, the registrar could respond:

EX 2: "Is there someone you could call to bring you a check?"

If the **patient responds by credit card**, the registrar could respond:

EX 4: "That's okay Mr/Ms_____ would you like to call home/spouse for your credit card number?"

MY EX-SPOUSE IS RESPONSIBLE

Patient: My ex-spouse pays for all my medical bills.

"I understand Mr/Ms_____ that may be an agreement between you and your former husband/wife, but that is something you need to take up with your former spouse. I will give you a receipt to send to your former spouse showing the bill has been paid so you can be reimbursed. So, how would you like to pay, cash, check, or credit/debit card?"

MORE CONCERNED ABOUT PAYMENT THAN MY CARE



Patient: You seem more worried about the bill than my care.

Is all you care about money?

Are you afraid I'm not going to pay after I leave?

"We have found that it's best to talk about payment up front so that there are no surprises for anyone later on. By doing this, I'm also able to offer you several payment options today. Would you like to pay by cash, check, credit card, money order?"

"We are concerned about your care first and payment for that care ensures we can continue to provide the quality treatment you and other patients expect. Would you like to pay by cash, check, or credit/debit card?"

SEND A BILL

Patient: Just send me a bill.

"Our process is to collect payment at the time of service. How would you like to pay, cash, check, or credit/debit card?"

CANNOT AFFORD TO PAY

Patient: I can't afford to pay, and the doctor knew that. I don't understand why the doctor ordered tests knowing I couldn't pay.

I am not working.

I don't get paid until next week.

"I'd be glad to put this on your Visa/MC/Discover/American Express. That way you'll be able to wait until your credit card bill comes in to make your payment to them."

"The tests were a necessary part of your treatment plan, and all patients are made aware of and approve the tests before they are performed. Given that your provider felt they were



necessary to treat you today. If you are unable to pay this in full, let's work out a payment plan to meet your needs and our requirements." (Refer to Payment Plan Form)

PATIENT INDICATING THEY WON'T BE PAYING THE BILL

Patient: I was in a car accident that wasn't my fault!

Don't bill ME; the accident was the other driver's fault!

You will need to bill my insurance company.

"Our state regards liability as second party coverage and we will be happy to file a claim for you however, we have no guarantee that your insurance plan will cover this expense based on your automobile insurance policy. We will be happy to provide you with your visit statement that you can provide to your policy. They will be responsible to pay you."

OTHER

Patient: It's not right to pay for a service before you have it done!

I'll stop back before I leave and pay you.

"We collect all Copay's, Prior Balances, or the Self Pay portions at check-in. In addition, if there are tests and/or injections, etc. ordered during your visit, we will collect that portion during your check-out process. We have found that it is best to talk about it up front so that there are no surprises for anyone later on. Once you're finished with your visit, you'll be ready to go home and you won't have to worry about stopping back here if there are no additional charges that you will need to pay. Now, how would you like to take care of that today?"

Patient: I'll have to discuss this with my spouse.

"Sure, I understand. I'll be happy to get an outside line and step away so you can have some privacy to call him/her. What is the number where they can be reached?"