

**American Institute of Healthcare Compliance, Inc.**



**Presents**

# **Certified Medical Collector**

## **Management Training Program**

**(Comprehensive training in medical credit & collection of patient responsible amounts)**

**Become a Certified Medical Collector (CMC)**

**A comprehensive distance learning course  
for medical office compliance managers in healthcare!**

**AIHC**

**445 W. Liberty Street, Suite 212**

**Medina, OH 44256**

**Phone: 330-241-5635**

**[www.aihc-assn.org](http://www.aihc-assn.org)**

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**call 330-241-5635 with questions or to enroll via phone**

**Fax enrollment forms to 330-952-0716**

# American Institute of Healthcare Compliance, Inc.

## Certified Medical Collector

A Distance Learning Course & Certification in Patient Collections  
for health care facilities, financial counselors and billing services

### 14 CEUs

This program has been approved for 14 continuing education units for use in fulfilling the continuing education requirements of the **American Health Information Management Association (AHIMA)**.

Level: Medical office, hospital or health care facility business office, intake, admissions or front desk experience preferred but not required.

#### *Overview*

This program is designed to provide comprehensive training in credit & collections specific to health care facilities addressing medical ethics, patient-physician relationship considerations, rules and regulations related to health care.

Lessons are sent via Internet and each student is assigned their own personal tutor/instructor for the duration of the course. Tutors are available by phone through our toll free number, Email and fax.



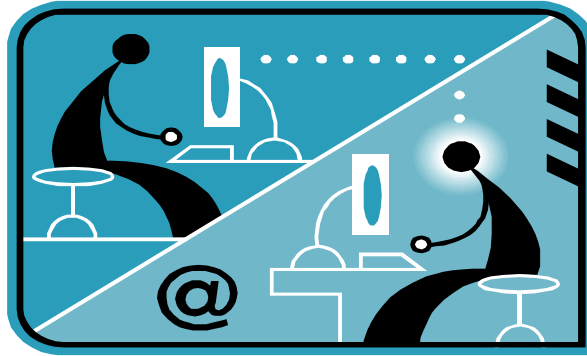
#### *Computer Requirements*

1. PC with Internet capability
2. Email address
3. Microsoft Word
4. Excel
5. Adobe Acrobat Reader (free from [www.adobe.com](http://www.adobe.com))

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## *Learning Objectives - Students will learn:*

- Office of Inspector General guidelines, CMS rules & regulations, Anti-kickback statutes, financial hardship write-offs and legal risks associated with professional courtesy;
- Understanding Managed Care, Federal health care programs and insurance benefits, learning how to calculate patient responsible amounts;
- Truth-in-Lending, Fair Credit Billing Act, Fair Credit Reporting Act, Fair Debt Collection Practices Act;
- Psychology of collecting;
- How to ask patients for money, telephone, written collection techniques;
- How to become an effective financial counselor, negotiating skills, financing options to offer patients;
- Divorce, minors/children, estates, bankruptcy & handling special circumstances.

**Duration of Program: Approximately 3 months (must be completed within 6 months)**

**Average Weekly Study Time Requirements: 4 -6 hours per lesson (week)**

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# American Institute of Healthcare Compliance, Inc.

**Course Tuition Cost: \$1,300**

*Includes: Text books, training material, one-on-one training, AIHC membership and certification exam:*

No discounts are given if student chooses not to take the certification exam or if you are already an AIHC Member.  
Please reference our web site [www.aihc-assn.org](http://www.aihc-assn.org) in regards to our refund policy.



## **Financial Assistance & Scholarship Opportunity**

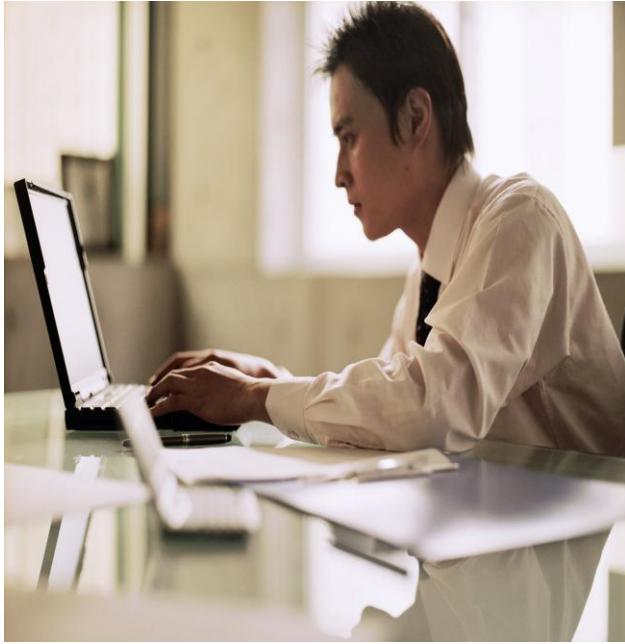
AIHC offers scholarship assistance to those individuals working for a company not offering tuition reimbursement or only offering tuition reimbursement for college accredited courses (which this course is not).

For others, we offer 4.99% financing on our payment plan options. A down payment of \$500 is required to qualify for financing the balance.

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## *Course Text/Materials – Cost Included in Tuition*

Books will be directly shipped to the address provided on the enrollment form. Books ordered to be shipped to your address are (subject to change or update):

- ◆ *Collection Management Handbook, The Art of Getting Paid* Text
- ◆ *Course materials, reading assignments, Internet testing modules*

**Learn at home, but with a text book, instructor, computer & Internet access!**

## **Program Instructors**

Students are assigned one of the experienced instructors listed below.

**Program Director: Joanne Byron, LPN, BSNH, CPC, CPC-I, CHA, CMC, MCMC, PCS**

**Karen Snyder, CMC, CPC, CHA**

**Michael Gilner, BBA, CMC, PCS**



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## *Course Outline Part I* (Subject to change & updates)



### **Independent Study - Instructor Assisted**

**Collections as a Science & Communication Skills** - Text: Collection Management Handbook: The Art of Getting Paid and reading assignments to prepare for Part II!

#### **Part 1.1 Collection as a Science, Psychology & Communication Skills**

- > Calculating Days in Receivables
- > Oratory and Advanced Communication Skills
- > Selling Psychology applied to Collections

#### **Part 1.2 Medical Collection Techniques – Getting Personal**

- > Overview of collection techniques, front desk and telephone communications, patient statements.
- > Advanced Collection Techniques
- > Small-Balance Collection

#### **Part 1.3 Final Collection Attempts, Bad Debt, Outsourcing Options**

- > Written warnings, bad debt write-offs, passing costs of outsourcing to patients, outsourcing to collection agencies, monitoring agency performance, cost and terms associated with outsourcing.

#### **Part 1.4 In-House Collections (rather than outsourcing)**

- > Weighing options and making right choices for your organization and circumstances.
- > Small Claims Court
- > Making Your Debtors an Offer They Can't Refuse
- > Skip Tracing & Asset Searches

#### **Part 1.5 Legal Recovery & Judgments**

- > Learning the legal "ropes"
- > Legal Recovery
- > Enforcement of Money Judgments & Investigatory Skills

#### **Part 1.6 Overview, Case Studies**

- > Case Studies
- > Accounts Receivable Proficiency Exam

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## ***Course Outline Part II: Lesson by Lesson with Your Instructor***

### **Part 2.1: Medicare Rules, Regulations, Financially Counseling Medicare Beneficiaries & Patient Collections**

Compliance Guidance issued by the Office of Inspector General, risks related to professional courtesy, financial hardship and legitimate write-offs, poverty guidelines and creating a sliding scale for charity care adjustments, understanding medical necessity guidelines from Medicare (NCD and LCD), administering the ABN and collecting from the Medicare patient. Additional Power Point Presentation: Medicare Secondary Payor (MSP) – please review.

### **Part 2.2: Consumer Protection Laws - Regulation Z, Payment Arrangements, Funding Patient Debts & the Fair Credit Billing Act**

Regulation Z and the Truth-in-Lending Act, how practices can legally charge late fees, penalties, interest, negotiating reasonable payment agreements, creating an interest rate table in Excel to use when calculating interest, Fair Credit Billing Act & practice responsibilities for billing & collections from patients, effective payment cycles and collection techniques.

**Part 2.3: Fair Credit Reporting Act & Fair Debt Collection Practices Act** - When a medical practice can pull credit reports without patient consent, 3 major credit bureaus, reporting patient debts to the credit bureau, legal collection communication methods permitted when contacting patients, practice responsibility for billing errors, refunds, handling disputes.

**Part 2.4: Knowing How Much to Collect - Understanding Insurance Benefits and Self Pay Responsibility** - HIPAA and pre-existing exclusion periods and self pay responsibility, life time max, calendar year max, out-of-pocket, co-pays, deductibles, co-insurance, out-of-network benefits and calculating self pay responsibility.

**Part 2.5: Identity Theft Rule, Divorce, Minors, Children & Special Circumstances** – Identity Theft Protection, Credit counseling services, debt consolidation, death & estate issues, bankruptcy, billing for minors, children of divorce, legal guardianship, power of attorney circumstances.

**Part 2.6: Physician-Patient Relationship – Ethics, Morales & Values Related to Collections** - Internet research project – state guidelines regarding when the physician-patient relationships is established, state medical society guidelines, American Medical Association guidelines, research malpractice issues, creating a termination policy and termination letter, system requirements to prevent return visits project.

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## On-line Mock Exam to Prepare for Certification Exam

If you thoroughly work through the course completing all your course work, module exams, proficiency exam and mock exam, there is a 90% pass rate for those taking the certification exam for the first time

### Certification Exam to earn Certified Medical Collector (CMC) credentials

This is a proctored, timed exam which is open book. There are 100 questions. Start to end exam time is three (3) hours.

#### **Topics included in certification exam:**

- Health care guidelines, rules & regulations for patient collections
- Credit & collection industry standards, rules and regulations
- Calculating self pay amounts, understanding explanation of benefits, insurance payments, hardship discounts and payment plans.

**Time Permitted:** 3.0 hours



**Cost of exam:** *The cost of the certification exam is included in your course tuition.*

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# American Institute of Healthcare Compliance, Inc.

## Continued Certification for Certified Medical Collectors (CMC)

Twelve (12) Continuing Education Units (CEUs) are required each year to maintain your certification with our firm. 1 hour of training = 1 CEU credit. Approved providers for CEUs are listed below. A certification of completion of the class, course or seminar is required to be submitted as proof of attendance. If you attend a college type course, proof of graduation with a passing grade of C or higher is required.

- ⇒ Cross Country Seminars
- ⇒ AIHC (American Institute of Healthcare Compliance – *FREE CEUs are available by reading professional articles within the calendar year of your renewal from [www.aihc-assn.org](http://www.aihc-assn.org)*)
- ⇒ HCCS (Health Care Consulting Services, Inc.)
- ⇒ HFMA (Healthcare Finance Management Association)
- ⇒ MGMA (Medical Group Management Association)
- ⇒ ACA (American Credit/Collections Association)
- ⇒ College courses (curriculum or adult education, classroom, distance learning or E-learning)
- ⇒ Professional Articles in any of the areas listed below (write a one-page synopsis of what you learned attached to a copy of the article)

### CEUs must be earned in the following areas:

- 6 CEUs- Credit & Collection Rules & Regulations
- 6 CEUs- Health Care Compliance and Collections



### Renewal Process

Application fee paid by money order or business check. Personal checks are not accepted. Please keep your demographics updated with our main office by calling 330-241-5635 or emailing [info@aihc-assn.org](mailto:info@aihc-assn.org) so we can send a reminder at renewal time!

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# American Institute of Healthcare Compliance, Inc.

## Certified Medical Collector Program Registration/Enrollment Form

Call 330-241-5635 with any questions about registration, the course or certification exam.

<input type="checkbox"/> Medical Credit & Collections Course, Certification Exam & AIHC membership  <b>FILL OUT MEMBERSHIP APPLICATION AND SUBMIT WITH COURSE REGISTRATION – SEE BELOW</b>	<u>Date of Enrollment</u>	<u>Amount Due</u>  <b>\$1,300</b>
Print Name, Position, Current Credentials & Check Highest Level of Education <div style="float: right;"> <input type="checkbox"/> High School  <input type="checkbox"/> Associate's Degree  <input type="checkbox"/> Diploma Program  <input type="checkbox"/> Bachelor's Degree  <input type="checkbox"/> Master's or Higher         </div>		
Employer & Address	Home Address (or address to ship course materials)	
Email Address (required for confirmation of enrollment)		
Work Phone/Ext.	Fax	Home Phone
Charge My Credit Card: <input type="checkbox"/> VISA <input type="checkbox"/> MasterCard <input type="checkbox"/> Discover <input type="checkbox"/> American Express  Card #: _____ Security code (3 digits on back of card) _____  Expiration Date: _____  Name as it appears on the card: _____  Authorized Signature & Date: _____		
CHECK #: _____ AMOUNT ENCLOSED \$ _____  Please make checks payable to: AIHC; Mail to <b>American Institute of Healthcare Compliance</b> <b>445 W. Liberty St. Suite 212, Medina Ohio 44256</b> <b>Fax: 330-952-0716</b> <b>Please visit our website at <a href="http://www.aihc-assn.org">www.aihc-assn.org</a> for more information about our company.</b> <b>Inquiries should be made to <a href="mailto:info@aihc-assn.org">info@aihc-assn.org</a></b>		

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# American Institute of Healthcare Compliance, Inc.

Job/Position (title & brief description):

Are you certified by any organization? Please indicate certification and company name:

Are you a licensed clinical professional? Please check all appropriate boxes:

- |   |   |
|---|---|
| <input type="checkbox"/> MD/DO                        | <input type="checkbox"/> Physician Assistant        |
| <input type="checkbox"/> Chiropractor                 | <input type="checkbox"/> Nurse Practitioner/Midwife |
| <input type="checkbox"/> Doctor of Podiatric Medicine | <input type="checkbox"/> Registered Nurse           |
| <input type="checkbox"/> Physical Therapist           | <input type="checkbox"/> Licensed Practical Nurse   |
| <input type="checkbox"/> Occupational Therapist       | <input type="checkbox"/> Medical Assistant          |
| <input type="checkbox"/> Speech-Language Pathologist  | Other _____   |
| <input type="checkbox"/> Kinesiotherapist             |   |

## OIG exclusion

Have you ever been?

1) Notified that you were under investigation for; investigated for; charged with; or convicted of any offense relating to Medicaid or Medicare fraud?

2) Have you ever been on the OIG exclusion list?

## Membership Requirement (Restriction)

AHIC membership is open to the public, health care workers and administrators as well as certified healthcare auditors, collectors and compliance officers. To uphold to a higher standard, AHIC follows the guidelines recommended by the Office of the Inspector General (OIG) regarding retention of excluded individuals.

For many years the Congress of the United States has worked diligently to protect the health and welfare of the nation's elderly and poor by implementing legislation to prevent certain individuals and businesses from participating in Federally-funded health care programs. The OIG, under this Congressional mandate, established a program to exclude individuals and entities affected by these various legal authorities, contained in sections [1128](#) and [1156](#) of the [Social Security Act](#), and maintains a list of all currently excluded parties called the List of Excluded Individuals/Entities. (See OIG website at [www.hhs.gov/oig](http://www.hhs.gov/oig))

No individual whose name appears on the OIG Excluded Individuals Entities List may hold membership in AHIC; and any member whose name is added to this list will have his/her membership status revoked without refund.

*“My signature below indicates I have read this restriction to membership and attest that I am not currently on the OIG exclusion list at the date this application has been submitted for membership to the American Institute of Healthcare Compliance.”*

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

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