

Staying Firm on Your Payment Arrangements

Kiki Herfert brings over 30 years of worldwide chiropractic experience to her columns, convention presentations, and management work.

"What do we do with patients who keep changing their payment arrangements? The patients come to me with their sad stories because the CAs don't seem to know what to do with them." --

Frustrated in Farmington

Divide and conquer -- especially in your clinic! Seriously, you can go a long way towards ending this problem if you have an office policy on payment arrangements, have anyone who talks about money authorized to make specific arrangements based on their abilities, explain policies simply and clearly, reach a written agreement with the patient, and, most importantly, do what you agreed upon!

Patient, CA, and doctor all need to stick to the "deal." When a patient breaks an agreement, and no one does anything, you have a real problem. When a patient tries to say, "Oh, by the way, I don't think I can make my payment this week, month, etc ..." don't say, "Well, catch us next time." Only long time, regular paying, proven patients have earned that courtesy. Instead, the doctor or CA needs to ask the patient to have a seat if your money person (office manager, most experienced CA, or even you) is busy at that moment, until the money person has time to talk. Then that person, working within whatever area of authority you have bestowed (which may be a little or a lot), asks what the problem is.

It's my opinion that most CAs and doctors are too quick and much too casual about changing the "deal." We need to ask more questions and think more creatively. There are more choices than pay it all now or don't pay anything. The CA and doctor should agree, in advance, on the range of arrangements the CA is authorized to make, without checking with the doctor. This range can go from total freedom to tightly restricted, depending on circumstances, such as experience, ability (is she tougher than the doctor?!), dollar amount at risk, etc. If what the patient wants or needs falls within that range she can handle it on the spot.

For instance, "You forgot your wallet or checkbook? We're open until 7:00 p.m.!"; "You've had unexpected expenses or these payments are making the budget tighter than expected? We take Master Charge and Visa!"; or, "You only want to write one check a week/month? Fine, just write it on your first visit of the week/month!" If the situation is more complicated, don't rush into a decision. Both doctor and CA can say something like, "If it were up to me, I'd take care of you for free. But, we've hired someone to approve any unusual arrangements so that we can stay in business. I need to discuss this with our accounts manager/financial manager."

Ask the patient to call you back next day or talk with you on their next visit. Don't let yourself be rushed or bullied into doing something you'll live with and possibly regret for months and years. You will discuss things with the accounts manager. That means that you or your money person will take a few minutes to review the patients financial records, talk with the staff about any downside, look at the whole picture and then decide what to do when no one is pressuring you.

When you next see the patient, the CA can discuss what the financial manager says you can and cannot do for them. We need to be far less casual about changing a "deal" once its made. The patient and staff need to see a change as the exception, not the usual. A loving, caring service hand needs to be supported by a strong, reasonably applied business hand.

Kiki Herfert
Grosse Pointe Park, Michigan

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