Communication tips for collecting money from a patient when…

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| **Situation** | **Script** | |
| **New patient makes appointment**: | “Payment is due at time of service, unless you bring your current insurance card and benefits booklet, in which case only your copayment and any deductible will be due.” | |
| **Established patient with a balance makes appointment** | “Both your copayment (or payment, if self- pay) for this visit and your prior balance of $\_\_\_ will be due at the time of service.” | |
| **Asking for payment** (practice accepts insurance) | “Your copayment for today's visit is $\_\_\_. Would you like to pay that today with cash, check, credit, or debit card?” | |
| **Asking for payment** (practice does not accept insurance) | “The fee for today's services is $\_\_\_. As we explained, we don’t accept your insurance. Would you like to take care of your responsibility today with cash, check, credit, or debit card?” | |
| **Patient with previous balance checks in for appointment** | “The amount for today’s visit is $\_\_\_, plus your previous balance of $\_\_\_, for a total due today of $\_\_\_.” | |
| **Patient says s/he can’t pay** | 1. “Do you have a credit card to which we can charge your responsibility today?” 2. “ATMs are conveniently located nearby at \_\_\_.”(give directions or have a map handy) | |
| **Patient says, “I forgot my checkbook (or credit card).”** | “Please remember that payment is due at time of service for future visits. I can offer you are 2 options today: You can call us with your credit card number when you get home or you can mail your payment using this stamped, addressed envelope. I’ll write the amount you owe inside the envelope flap. If you send it today, we should receive it by [date + 3]. Let me make a note of that.” | |
| **Patient says, “Bill me.”** | 1. “Your copayment is due at the time of your visit. Your insurance requires us to collect this amount each time you see a doctor.” 2. (if provider approves rescheduling) “I would be happy to reschedule your visit for a time when you will have the cash or you can pay today using a check, credit or debit card. Which would you prefer?” |
| **Patient says, “My insurance company will take care of this.”** (practice accepts insurance) | 1. “We certainly will be billing your insurance for the amount they have contracted to pay for the doctor's services. However, your coverage requires you to pay your copayment at the time of service.” 2. Your only responsibility today is $\_\_\_. You will be billed for any balance after the insurance company pays its portion.” |
| **Patient says, “My insurance company will take care of this.”** (practice doesn’t accept insurance) | “We will be happy to help you file a claim with your carrier. However, as we explained, since we don’t accept your insurance, you are responsible for paying for your visit. Would you like to pay that today with cash, check, credit, or debit card?” | |
| **Patient asks you to waive a copayment** | “I'm unable to waive (or discount) your payment. The insurance rules for this are explained in your benefits booklet). If you'd like, I could get (name of person responsible for meeting privately with patients who escalate) to explain this further. However, we still will require you to pay $\_\_\_ for your services today.” | |