

# URS BILLING SERVICES, LLC

## December 2010

*Medical E-Newsletter*



*FTC Proposed New Guidelines for Collecting Debt from the Deceased:*

“The FTC should strengthen protections for grieving families and friends, not open the door to debt collection efforts that often aim to exploit the vulnerability of the bereaved.” Locating those in charge of finances from the deceased can be difficult, and while searching for that person, a collector, by law, cannot reveal the debt but only ask for “location information” to locate the right person.

### Features In This Issue:

#### FTC Guidelines



Health Insurers to pay more for medical care or give refunds?

Special Feature:  
Key Tools for Effective Collection Results

By: Richard Tamburello

#### The Coding Corner



ICD-10 Reminders

#### Q & A's

E-mail us @  
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for any questions or  
comments!

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## Health Insurers to pay more for medical care or give refunds?

CNN Money reports, “in the beginning of 2011, insurance companies have to spend 80-85% of premiums on medical care instead of toward their own profits and overhead costs, according to the Department of Health and Human Services.”

Penalties for not meeting these requirements include providing rebates to their customers

beginning in 2012. Foreseeing the major adjustments as an issue to overcome, it is predicted that “as many as nine million Americans could be eligible for rebates in 2012, totaling \$1.4 billion averaging \$164 per person.”...

Continue reading @ [Money.CNN.com](http://Money.CNN.com)

## Special Feature

### Key Tools for Effective Collection Results

By: Richard Tamburello

All communications with responsible parties owing delinquent balances must be positive. Never make collection or follow-up telephone calls using abusive or insulting words. The key to improving self-pay collections and maintaining a positive image for the practice or hospital practice, are first explaining to all patients the practice's payment and collection policies; collection communications should always focus on motivating patients to pay delinquent balances, not antagonize. Make sure that both guarantor and the practice acknowledge all policies.

Continue reading @ [URSBillingServices.blogspot.com!](http://URSBillingServices.blogspot.com)

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## The Coding Corner

### *Coding Dilemmas?*

**Need help with your coding dilemmas? Confused with modifiers, ICD-9 and CPT codes?**

**Call the URS Billing team for assistance! We are here to help with all of your questions and concerns.**

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## Q & A

**Q:** Why is the transition period from transferring in-house to outsourcing so time consuming?

**A:** A frequent halt in the initial billing process usually arises from lack of insurance information, missing demographic information and wait time for insurance companies to implement address changes.