



Mountain Talk

Photo: Stonewall Jackson Resort; Roanoke, WV—www.stonewallresort.com

HFMA Community

I cannot tell you how wonderful it was to be able to meet in person with all our members, colleagues, and business partners, these past months have made a "new normal," but it was so wonderful to see that the spirit and strength of this chapter was not impacted. The energy and excitement were contagious and while we know many of our members were unable to attend, you were not far from our minds. And in true WV Chapter fashion, we mixed in a little fun with our education. This meeting we also hosted our first ever online auction and I am proud to report we raised over \$1300 for Our Neighbor. I want to thank all our sponsors who donated items, Debt Collection Partners, DHG, Firstsource, and Stonewall Resort and want to thank all our high bidders for their contributions. I am happy to report that we have launched our new LinkedIn Chapter page,

<https://www.linkedin.com/company/west-virginia-hfma/?viewAsMember=true>

and I encourage everyone to follow the page to be kept up to date on all the chapter events. The chapter is working diligently on our winter conference that will be held January 19th-21st at the Embassy Suites in Charleston, WV. Room blocks are now open, and information can be found on our website. If you have a topic you would like to present on or learn more about, please reach out to our team! Our theme is Casino Royale and

will include Thursday Evening reception featuring Blackjack, Craps, Poker tables and much more. Details will be coming out next month, but you should start looking for some fancy clothes as this will be quite the 2022 event! I cannot thank my board and committee leaders enough for all their guidance and support as we worked towards the fall event and as we push towards 2022. I also want to thank our business partners for all their support, we have been able to bring in speakers, provide education, and place for networking all because of their continued support. Happy Fall and hope to see you in person in January!

-Marcia Leighton, Region IV Chapter President

Shout Out!

Special thanks to Amy Kirk and Autumn Heaster, program committee co-chairs who worked hard to coordinate our first in-person conference in a long while! Great Job, Amy & Autumn!

Special thanks as well to our Members, Sponsors, Colleagues, Business Partners, and All who made the event a marvelous success!



September 2021
Fall Issue

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Save the Date!

- WV HFMA Winter Conference
- Date: January 19th—21st, 2022
- Theme: Casino Royale
- Location: Embassy Suites, Charleston, WV
- Room Block: Open Now!
- We have a line-up of exciting speakers as well as the presentation of our annual awards!
- Visit our website for more info!

<https://www.wvhfma.org/>





Driving Superior Patient Experiences by Improving Health Insurance Literacy AccessOne

The lack of accessible and affordable health insurance is a well-documented problem in American healthcare. According to the CDC, as [many as 30 million Americans are currently uninsured](#). And while this negatively affects health systems in a variety of ways, less is discussed of the lack of health insurance literacy and understanding among those who are insured. In one of our [recent surveys](#), we found that just 28% of insured consumers felt they had a strong understanding of which healthcare services were covered by their health plans.

Patients who lack understanding of their coverage can experience significant disruptions to their ability to seek or receive care. Many of these patients put off treatment or avoid important care because they mistakenly believe it isn't covered by their insurance. Other patients may undergo expensive treat-

"According to the CDC, as many as 30 million Americans are currently uninsured"

WV HFMA Opportunities!

Are you interested in volunteering?

Maybe you are interested in learning more about the Board of Directors and Officer Track?

Please visit wvhfma.org, click the [Membership](#) tab, and then click [Volunteer](#) to fill out our Volunteer Form! Be sure to check "Yes" if you're interested in becoming an officer and/join the Board of Directors!

ments only to realize that they owe out-of-pocket charges after misunderstanding their coverage.

The issue of a lack of health insurance literacy and understanding has been exacerbated by the events of 2020 and 2021. The COVID-19 pandemic of 2020/2021 caused [national unemployment to reach levels not seen since the Great Depression](#). Because health insurance is often tied to one's employment, this meant that millions of Americans [lost health coverage](#) in the middle of a public health crisis. And then in 2021, there was a [record number of Americans leaving their jobs](#). This means that millions of Americans are now navigating new health insurance policies, often with little understanding or knowledge of how their coverage works.

With so many patients experiencing a disruptive coverage event, it's vitally important for healthcare organizations to understand the current environment. We've outlined four strategies that can help you convert a time of great uncertainty into one of opportunity.

Proactively help patients understand their insurance and coverage

When it comes to your patient's health insurance literacy and coverage awareness, be proactive and make preemptive efforts to engage and discuss options. In our survey we found that just [28% of consumers say](#) that they have discussed what healthcare expenses their plan covers with their provider. As medical institutions begin to recover from decreased volumes in their operating rooms, emergency rooms and inpatient units during the pandemic, their revenue team's ability to direct patients to informed treatment plans and care will be critical.



Be sure that each of your patients understands key terms such as deductible, out-of-pocket maximum or allowed amount. Define each of these terms on billing statements and take the time to explain each term thoroughly with your patients. Not only will this increase patient confidence and total treatments, but it will also improve the overall patient experience.

Take transparency seriously

Transparency is a growing concern for patients and consumer advocates. Recent price transparency rules took effect in January 2021, mandating that providers post charges for 300 shoppable services in a consumer-friendly format as well as share their payer-negotiable rates or cash prices for services. Unfortunately, surveys show that 30% of providers are not compliant with either aspect of the rule.

Not only is this a bad image for providers, but it can easily turn into serious financial harm as patients switch services to more transparent providers. Our own surveys reveal that [two-in-three consumers would shop for care](#), and 38% already have.

Price transparency is not going away as a major patient concern, and providers should act accordingly. Provide your charges in a consumer-friendly format and strive to stay compliant with new mandates and regulations. Additionally, be sure to explain these charges and treatments in a way that patients can understand. Outline what is specifically covered by insurance and be sure to thoroughly answer follow-up questions.

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WV HFMA

West Virginia Healthcare Financial Management Association (WV HFMA) is a professional membership organization for providers, vendors and accountants involved in the strategic planning, financial and/or operational management of the healthcare delivery in West Virginia. This website serves to provide our members with the latest information on educational events and activities both locally and nationally related to healthcare finance and other relevant topics to ensure the best practices in our professional field.

Please visit our [Sponsor](#) page to find out more information about our current corporate sponsors. Our sponsors are very important to the success of our chapter. Each of them brings a product or service that will help to improve your revenue cycle operations.

Calendar of Events

Please visit wvhfma.org to see our Calendar of Events!

The calendar page is updated on a regular basis to display what education conferences or webinars are available for your continuing education on the local, statewide and national levels. Online registration is available for all the WV HFMA sponsored educational conferences. In addition to our educational offerings the website calendar will list dates for conference calls and committee meetings.

Driving Superior Patient Experiences by Improving Health Insurance Literacy

Provide flexible payment options

Not every patient will be financially prepared to cover the full cost of their treatments. Preparing for this reality now will help your revenue teams establish practices to assist your patients with financing and payment plans. Part of this preparation is offering flexibility to your patients.

For example, during the pandemic, [43% of providers experienced](#) an increase in requests for payment plans. Three in five families would also like payment and financing plans to be discussed before care is delivered. Providing options such as zero-interest or low-interest monthly treatment is provided.

ly payments can all help ease your patient's financial concerns before



Insurance Coverage in a Post-Pandemic Landscape

COVID-19's effect on healthcare and insurance coverage is likely to be significant and long-lasting. Providers experienced declining revenues as surgery rooms and in-patient facilities were shuttered to make room for expanding ICU's and COVID units. While patients handled extreme disruptions ranging from the loss of their employment and coverage, to extended hospital stays for COVID treatments.

Working towards improving your patient's health insurance literacy and understanding will help alleviate many of these challenges. When patients are fully informed on their coverage, they are better able to seek out and pay off needed treatments. Empowered and educated patients also benefit providers, as they experience higher repayment rates and lower recourse for medical financing.

About AccessOne

AccessOne, the leading AI-powered patient financing solution, helps over one million patients nationwide afford to pay for out-of-pocket medical costs. With flexible payment terms, no credit reporting, and no one turned away, AccessOne partners with health systems to offer co-branded patient financing that helps providers reach more patients in their communities who need care, while meaningfully lowering the financial barriers to receiving high-quality healthcare. Physician founded AccessOne is designed to empower patients to get the care they need while supporting health systems in staying financially solvent. Reimagining recourse for the way healthcare should be. Learn more at www.accessonemedcard.com or connect with us on [LinkedIn](#).

CREDIT SOLUTIONS

Credit Solutions is a Revenue Cycle Management Company that specializes in the Healthcare Industry. We provide tailored Extended Business Office Solutions, a full range of Bad Debt recovery and account resolution services, as well as, Physician Billing and Coding Services throughout the United States. We work with more than 300+ healthcare facilities, are licensed to do business in all 50 states, and are PCI DSS 3.2 and SOC II Type II certified. With a management team encompassing more than 125+ years of accounts receivable experience, a robust A/R management system including a platform of integrated multi-level communications; we can scale to size while providing stellar client and patient base customer service. If we can be of any assistance, please don't hesitate to contact Bobby Rumer, Vice President of Business Development at brumer@cs-llc.com or by phone at 859-433-4002.

WV HFMA Fall Conference Photos



Back on the Road

Recipes:

Garlic Bagel Chips

Melt 3 tablespoons butter with 2 chopped garlic cloves in a saucepan. Slice stale plain bagels crosswise into thin rounds. Brush the tops with melted garlic butter and sprinkle with grated Parmesan. Bake 10 minutes at 325 degrees F; flip, brush with more butter, sprinkle with more grated Parmesan and bake 10 more minutes.

Fruit Smoothie

Puree 1 cup vanilla yogurt, 1 cup frozen strawberries, 1 frozen banana and 1/4 cup orange juice in a blender until smooth

Pita Nachos

Split a whole-wheat pita into 2 rounds, then cut into wedges. Broil until golden, then sprinkle with grated cheddar and salsa and broil until the cheese melts. Top with sliced scallions.

The Keys for Social Security Disability Eligibility Success

Specialized Expertise and a Process Built for the Long Haul

The Challenge

Hospitals dealing with large self-pay A/R balances often look to improve their eligibility efforts and enroll patients in reimbursement programs that cover their care. Within the eligibility realm, no program proves to be more challenging to providers and eligibility vendors than Social Security Disability (SSD).

Even experienced in-house eligibility teams are often intimidated by the complexity of SSD's eligibility requirements, which can require more than a year's worth of specific training to understand well. Beyond the complexity of understanding eligibility, seeing an SSD account through application to reimbursement can take two years or more, and it requires a process built to foster success.

For many vendors, SSD is not a strength of their offering either. But not executing SSD eligibility well is a little bit like McDonald's not selling frenchfries. It's core to vulnerable patients receiving access to care and hospitals being compensated for care delivered.

Here's what providers should consider when reviewing the adequacy of their SSD eligibility efforts, and whether your internal team or your current vendor is adequately meeting your needs.

The Complexity of Social Security Disability

Your staff or outside vendors have a much easier time determining eligibility in Medicaid than in SSD (which will eventually convert to Medicaid benefits) because you would typically evaluate two factors:

Does the patient meet income requirements?

Does the patient meet family demographic considerations, such as having children or expecting a baby?

SSD eligibility requires more information to determine whether a patient has a qualifying disability. Eligibility depends on myriad clinical eligibility factors (Is the patient an amputee? Is the amputation below or above the knee?), in addition to income and family demographic considerations.

The cases can be very lengthy and time consuming to resolve as well. When you start to dedicate an experienced team to potential SSD accounts, you may be looking at one to three years to convert that account and generate dollars. Where staff turnover is an issue, it's important that someone, whether in an eligibility department or working for a vendor, is monitoring that account across a longer period of time.

Other Considerations

For states that did not adopt Medicaid expansion, it's more critical for SSD eligibility to be executed well. In expansion states, it may be the path of least resistance to enroll a patient directly in Medicaid, and being successful with SSD may be less consequential to the bottom line. If you are in a non-expansion state, you need to evaluate whether your SSD efforts are adequate. Large self-pay A/R balances is one signal that you might need help.

Another reason to ensure optimal SSD eligibility is that hospitals and health systems that provide care to vulnerable populations are eligible for Disproportionate Share Hospital (DSH) payments. Keeping track of SSD payments, and how that will help DSH payments, is part of what a provider should expect from their internal team or vendor.



What does success look like?

Success starts from an experienced staff person trained in reviewing and researching a patient's medical condition and able to work compassionately with patients they are trying to enroll in SSD.

In some cases, the patient doesn't view themselves as being disabled, and it takes a delicate touch for an eligibility vendor to be helpful in that instance. The high skill level to determine eligibility is fostered through continuous training.

Successful SSD eligibility staffing requires a team supporting the individuals who are working with patients and helping on the more complicated accounts, and finding ways to help them convert. One of the capabilities that can aid the team is strong government relations personnel to help teams be aware of changes in regulation. Because the accounts can linger without resolution, the staff must have a process in place to ensure that cases don't fall through the cracks. Monitoring performance, by using technology to track progress metrics, can help ensure that the team is helping the hospital yield more conversions for eligible SSD patients.

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more than **25** years.

HRSI supports WVHFMA and the great Mountain State!

The Lands End Store

WV HFMA members can now purchase clothing and other merchandise with the organization's logo!

There are two logos available-a white logo and a blue/gold logo. If there is something you would like but don't see it on the website please contact Lisa Simmons.

[https://business.landsend.com/
store/wv_hfma/](https://business.landsend.com/store/wv_hfma/)



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<https://www.wvhfma.org>



WV HFMA

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Advertising

Advertisements may be purchased separately for the Mountain talk newsletter. The Mountain Talk newsletter is published four times during the chapter year and emailed or mailed to the entire membership and an expanded list of vendors and interested colleagues.