



Creating a Culture of Kindness

*A View from one of the most sensitive but important areas of revenue cycle:
DCM Services & Baptist Health's Journey*



| Organizational introductions



Data and Contact Management Solutions



Collection agency focused on estate and specialty account recovery solutions

FORTE™

Develops and leverages proprietary technologies to deliver innovative solutions to credit grantors.

DCM Services

Company experience

- **25+ years of experience** in estate recovery.
- Serve a customer base that spans across financial services, healthcare, retail, auto, and telecom industries.
- DCMS partners with **40 of the top 50 health systems** by net patient revenue and more than 100 other systems and providers.
- **13** of US News and World Report's 2020 **Honor Roll of best hospitals**.
- 250+ other providers and systems.

Thought leaders

- Client conference, annual two day
- Educational activities, HFMA and AAHAM
- Client newsletter and webinars

Baptist Health



Baptist Health is the area's only locally governed, faith-based, mission-driven, not-for-profit health system. As the second largest private employer in the area, we employ more than 14,250 team members. For more than 25 years, Baptist Health has been recognized as "most preferred" by area consumers.

Community Advocacy

Contributes to the well-being of all community members and improve health equity through partnership, civic involvement, responsible action and charitable service.

Respect

Foster a welcoming culture of inclusiveness and belonging that treats those we serve and each other with dignity, compassion, integrity and respect.

| Speaker Introductions



Angela Horn

***VP of Business Development, General Counsel
DCM Services***

Angela Horn has spent more than a decade specializing in probate and is a nationally recognized expert in the area of probate and creditors rights, working with many of the nation's largest health systems. and speaking at regional and national organizational events. Angela is a graduate of the University of Minnesota and Lewis and Clark Law School. She is a member of the American Bar Association's Estates and Trusts Division and is admitted to practice law in New York; Minnesota; and the U.S. District Court, District of Minnesota



Amanda Bessicks

***Executive Director, Vendor and Government Relations
Payer Strategy
Baptist Health***

Amanda is responsible for negotiations and execution of vendor agreements for the Revenue Cycle, new regulatory initiatives impacting the Revenue Cycle, hospital 855A enrollments, payer litigation, payer user access, charge audit, escalated payer projects, and policy management. Most recently, Amanda has worked with internal teams to ensure compliance with Price Transparency and No Surprises Act. Amanda holds her juris doctorate from Widener University School of Law and is barred in the state of Maryland. In addition to being an Assistant State's Attorney, Amanda was owner of a solo law practice that handled personal injury, contract law, and family law cases. After 3 years of prosecuting misdemeanor and felony cases, and being a solo practitioner, Amanda was elected as Cecil County State's Attorney.

Agenda

A culture of kindness - the need highlighted by the pandemic

➤ Kindness as Opportunity

- The pandemic
- Demographic & economic trends
- Opportunities to add more kindness to your recipe today

➤ Case study

- Opportunity
- Solution
- Results

➤ Bankruptcy

- Diagnosing the symptoms
- Historical approach
- The prescription

➤ Q/A

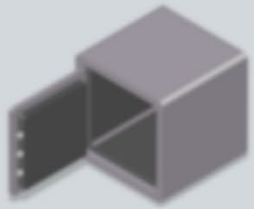


Kindness came into
sharp focus as a result
of the pandemic



| Focus on the most sensitive area of revenue cycle

Where kindness matters most



Revenue shortfalls



Increased regulatory scrutiny



Projected surge in
bankruptcy filings



Internal resource constraints

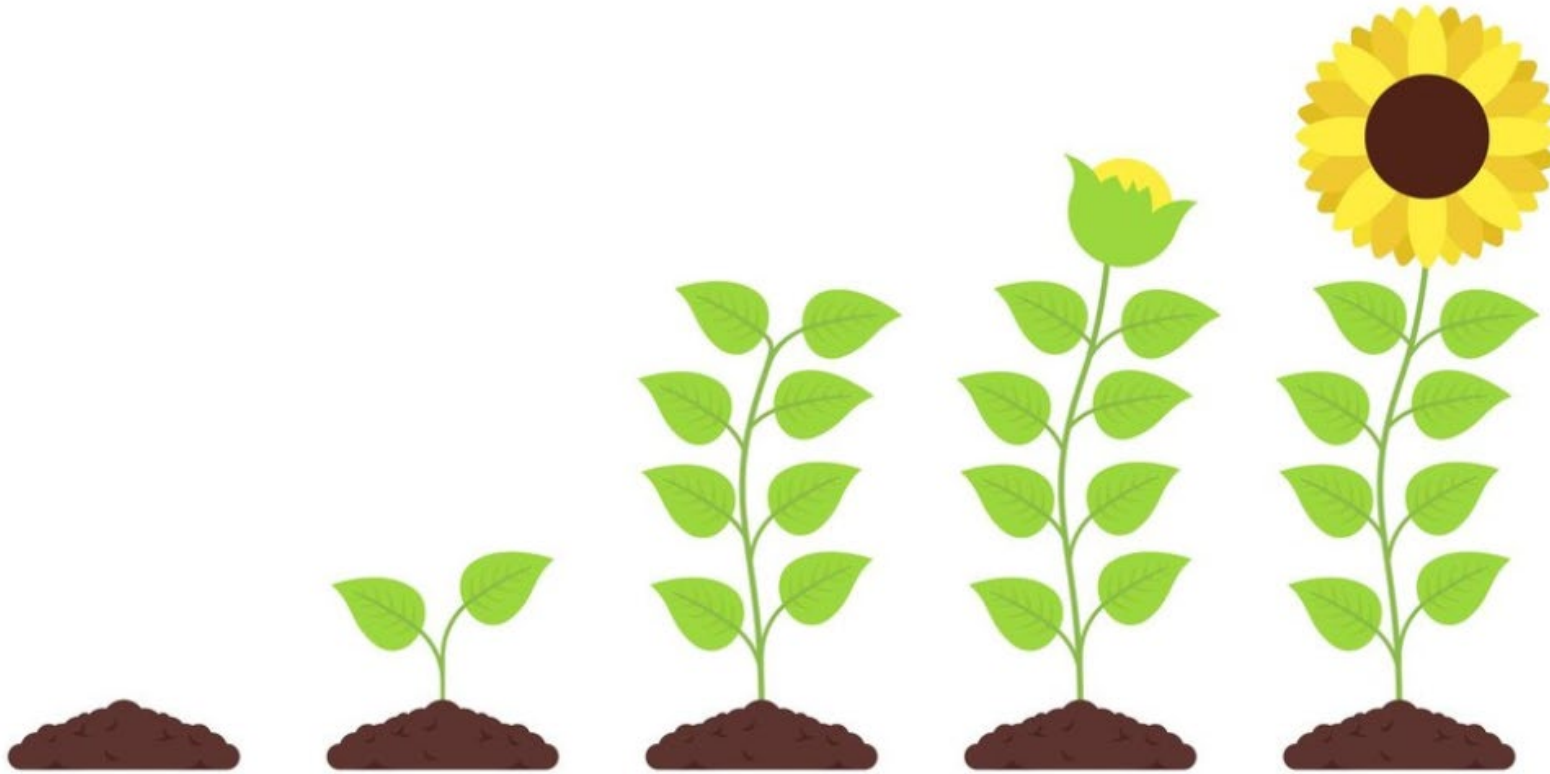


Oasis of stable performance



Survivor sensitive,
Processes increase in value

| The opportunity to be kind was always there



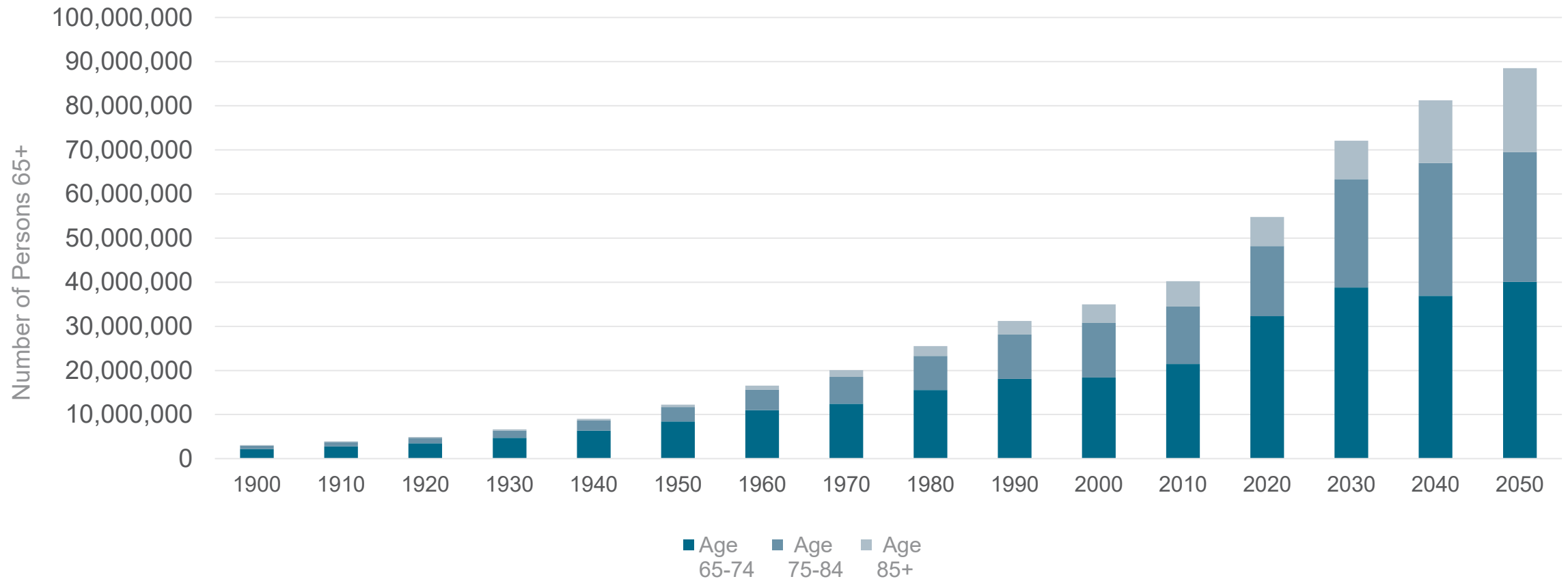
Now it's **growing**

| Aging population



Aging population

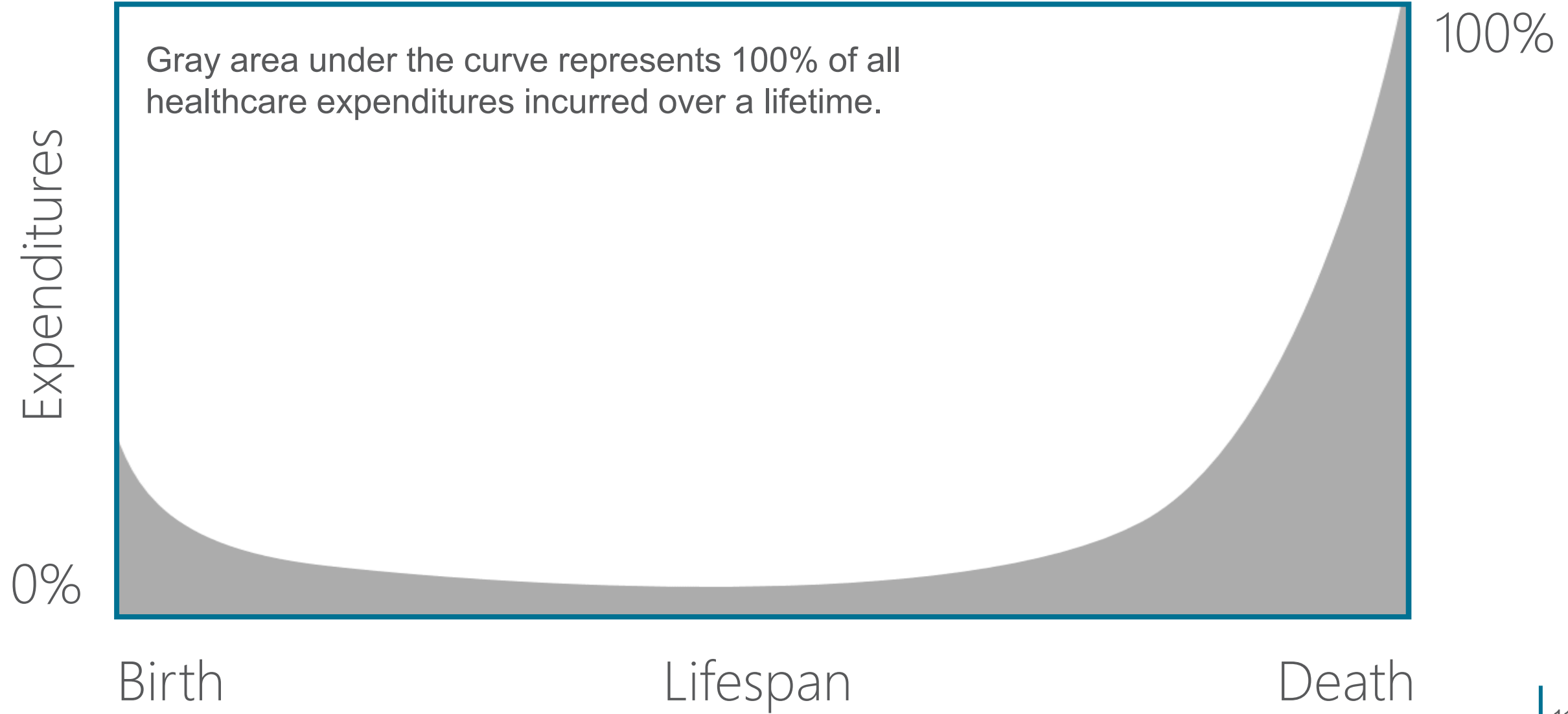
Population 65+ by Age: 1900-2050
Source: U.S. Bureau of the Census



Soaring end-of life care costs



| Soaring end-of-life costs



| Changing payer mix

- Patient responsibilities continue to exceed benefits at growing rates
- Private insurer plans with larger co-pays and deductibles
- Results in greater uncompensated care and patient responsibility



| Adding kindness to your current recipe

- Customer service
- Financial assistance
- Community outreach
- Billing Support
- Estates



| The opportunity to treat families and estate representatives well starts with finding them



| How do you currently identify patients who pass outside a facility?



| How do you currently identify patients who pass outside a facility?

A

Wait for family notification

B

Discover inadvertently in regular collection cycle

C

Regularly scrub all inventory for deceased

D

Manually review local obituaries

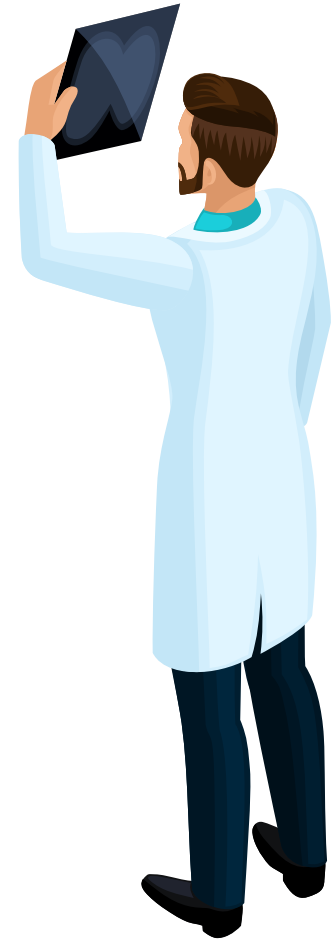
65% Wait for family notification

20% Found as part of collection process

15% Do regular scrubs

...% Local obituaries

| What's the biggest challenge you face in dealing with decedent debts?



| What's the biggest challenge you face in dealing with decedent debts?

A

Lack of internal expertise

D

Time constraints

B

Public relations issues

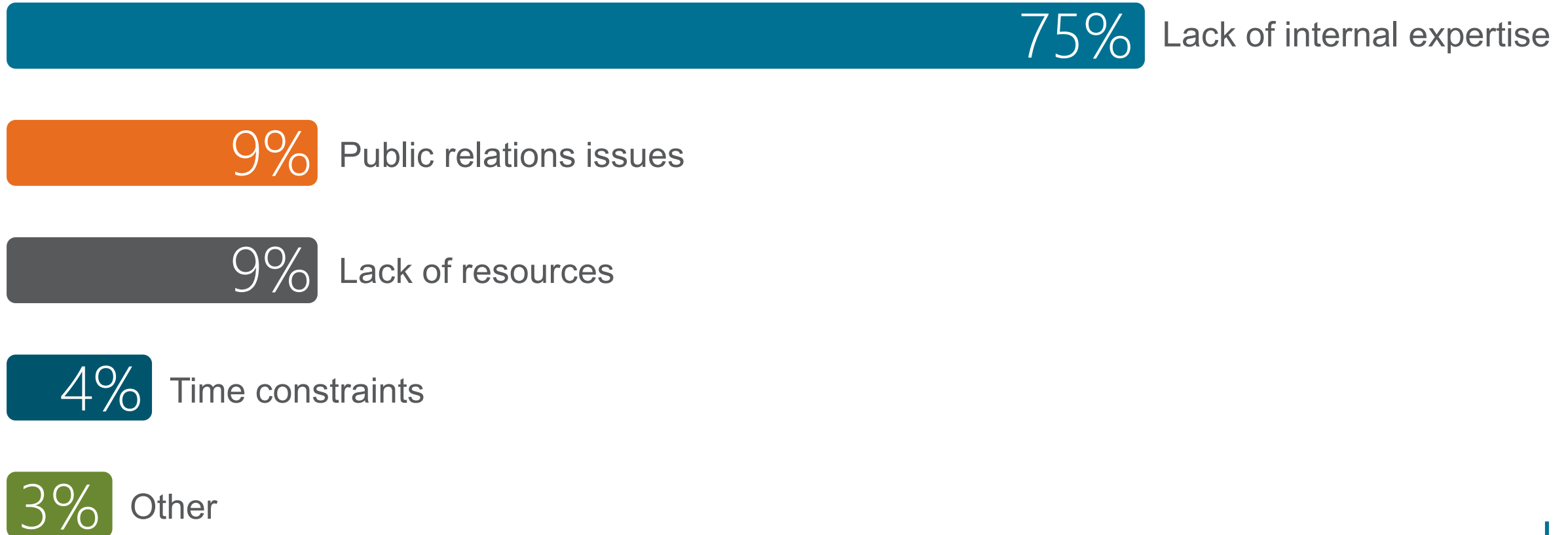
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Other

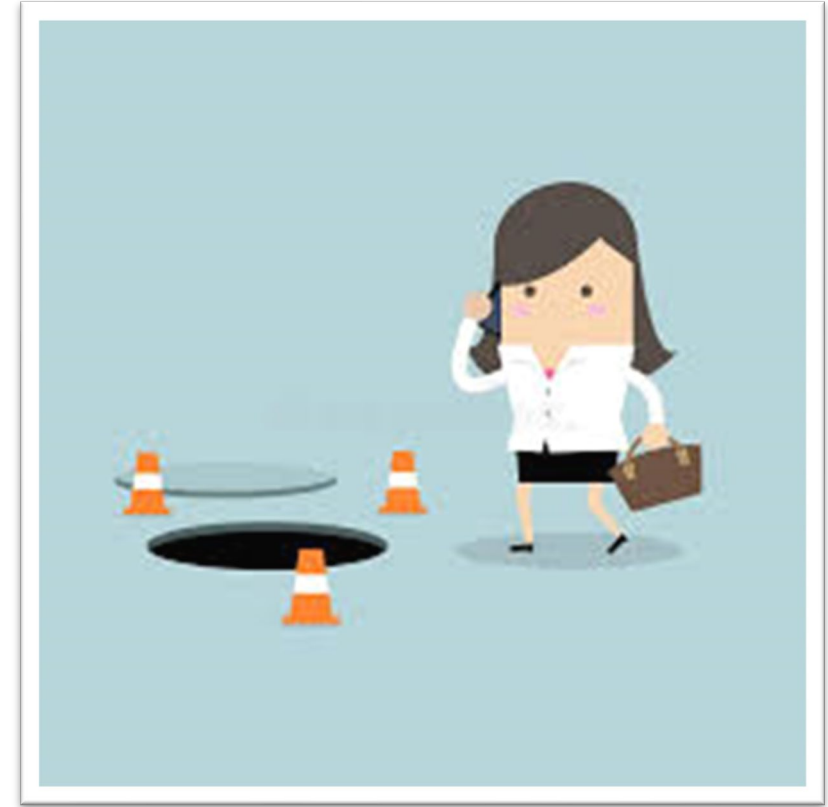
C

Lack of resources

| Nearly 100% of respondents indicated they knew that they were not being effective in finding estates and filing claims. See below for the biggest challenges cited.



| How do you make kindness your business when it comes to this sensitive but necessary part of the revenue cycle?

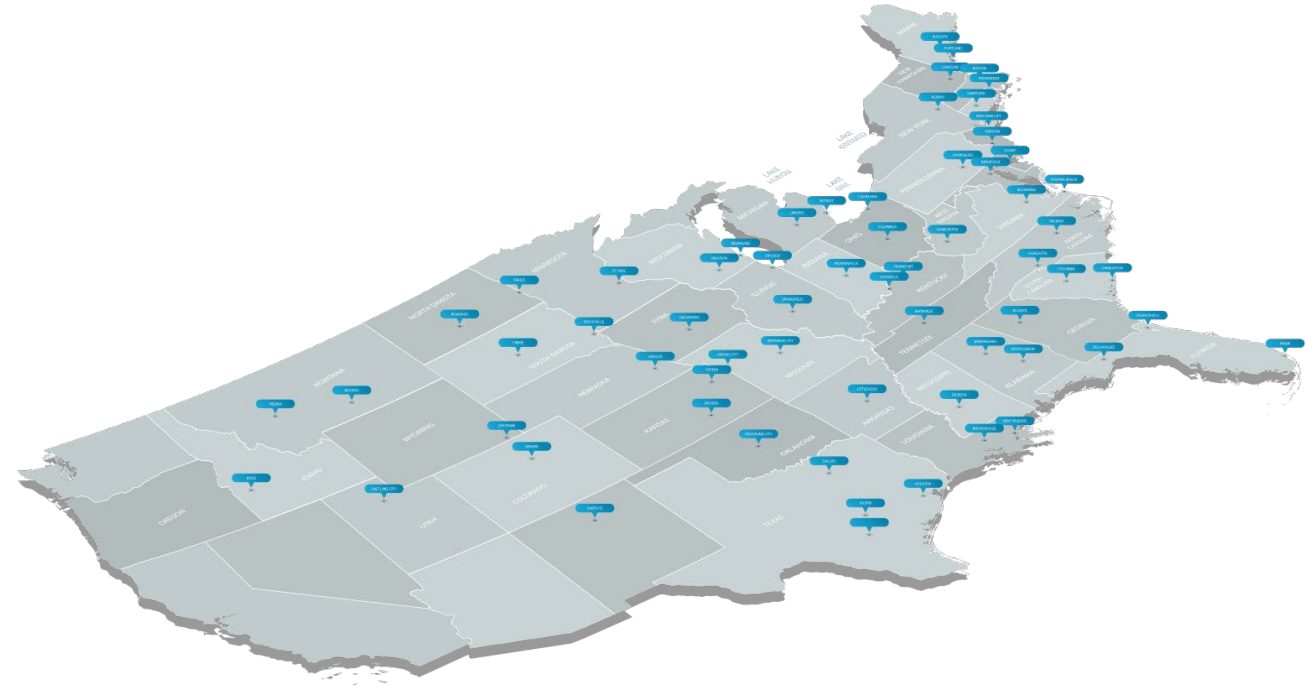


| Creating a flag and streamlined process for decedent debt



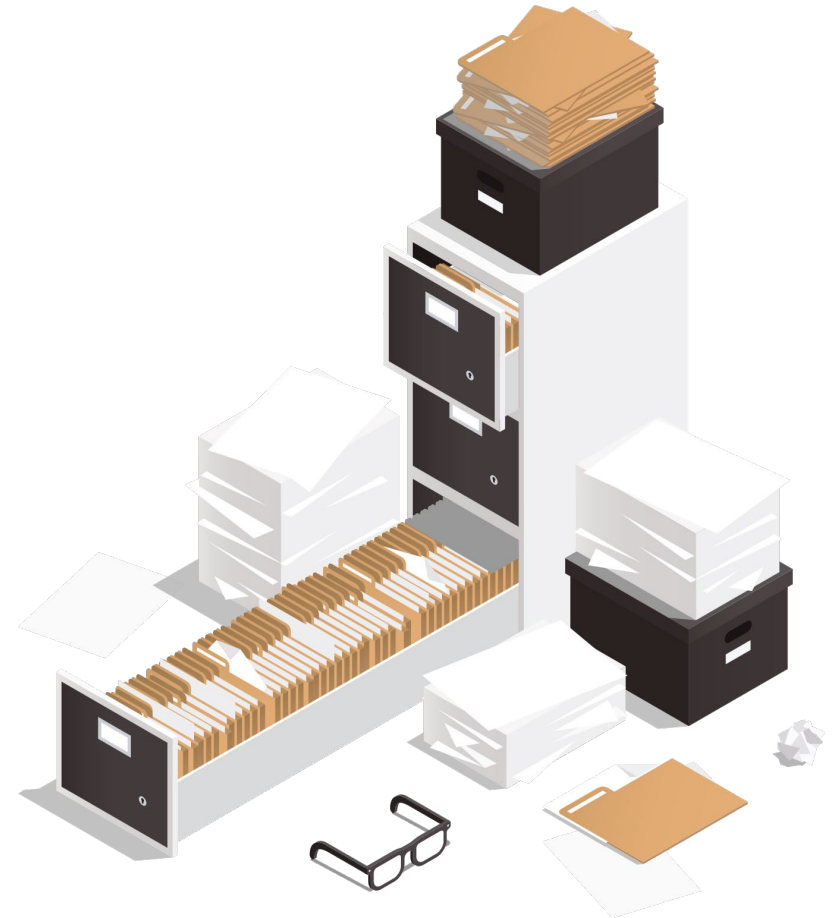
Identify probates as the process the family has chosen and initiated

- More than 3,400+ probate courts and 50 state probate codes
- 1 of every 5 probate estates is opened outside county of residence
- Probate can be opened as late as 3 years from date of death
- Limited claim filing. If missed, can render an account uncollectable



| Make sure that you are sending the right form and doing it timely

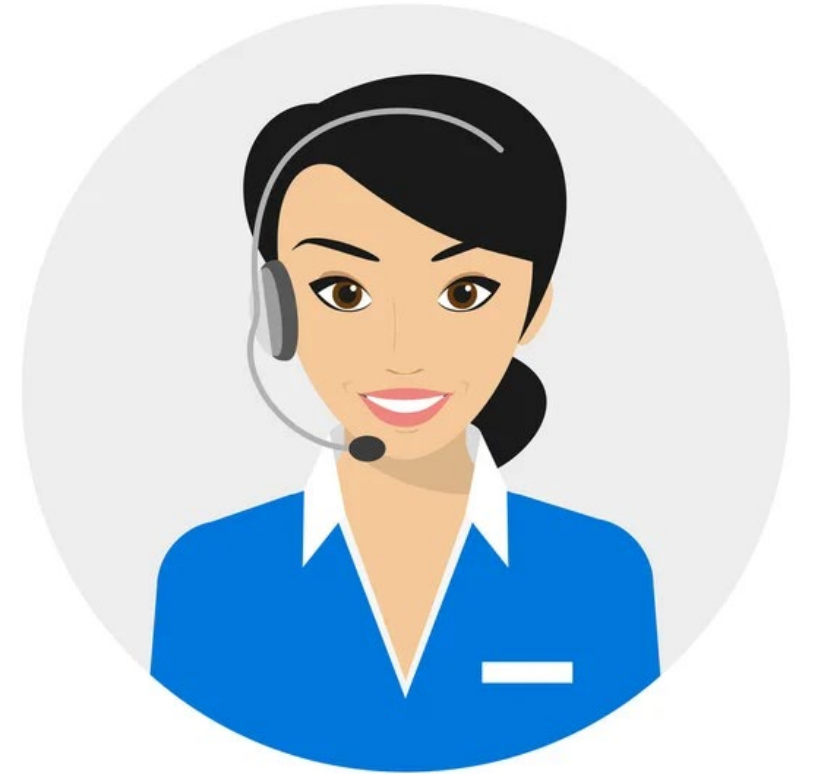
- Providers must present their claims in a timely manner
- Providers must adhere to court-approved procedures and legal forms
- 20,000 variables include color of paper, number of copies, color of ink, filing fee amount, etc.
- Combine dates of service wherever possible. The best patient/PR experience is when all LOBs (HB PB & others) are treated the same





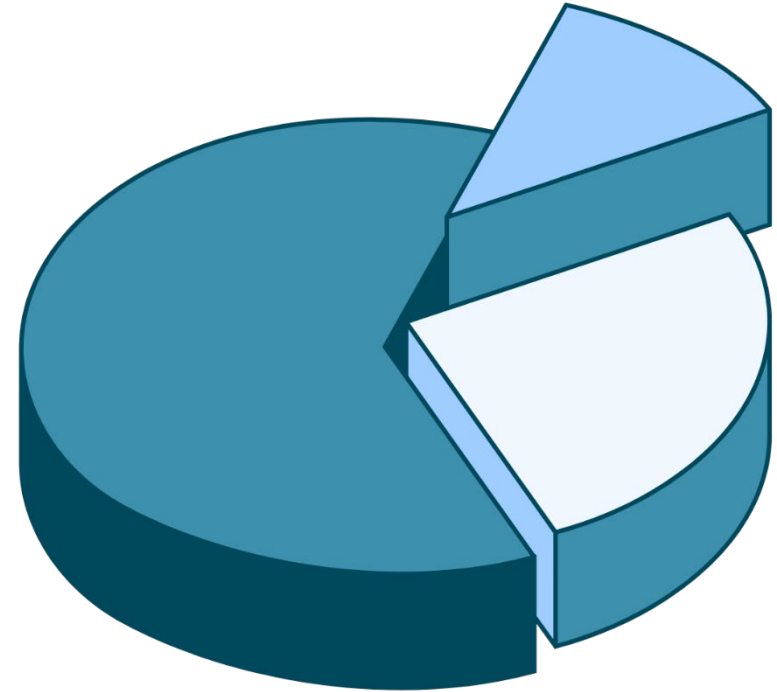
Create a process to document, store, and retrieve evidence of regular estate searches and collection efforts for CMS compliance and reimbursement when the estate can not pay.

| Create specialized
contact management
strategies for formal
and informal estates



| Segment inventory

- Specialized predictive models for the patient account
- Technology to predict when estates will open
- This means you are less likely to contact families who won't have an estate



| Create specialized estate training and compliance programs

Proactive decedent identification, nationwide estate location enhances:

- Compliance by removing accounts from traditional collection streams
- Put providers in touch with the right parties
- Reserves right to payment in a timely fashion with correct forms
- Reduces unnecessary contact with surviving family members who **are not** personal representatives



| Recruiting for kindness

- Speak about empathy and the importance of being kind during recruitment
- Remind potential candidates that they will be talking to someone who lost a loved one
- As part of the interview process, we ask for examples of how they have shown kindness
- We seek out candidates with customer service experience in contrast with standard collections



| Training for kindness

➤ **Orientation**

- In orientation, we review our expectations that we have a safe and respectful work environment focusing on kindness and honoring the dignity of each person.

➤ **Learning about good listening vs. bad listening**

- **Good listening**; fully concentrating on the speaker, listening with purpose, providing feedback, paraphrasing, and using appropriate non-verbal communication
- **Bad listening**; judging, rehearsing, problem-solving, debating, daydreaming, agreeing

➤ **The 5 basic steps to listening:**

- Hearing, attending, understanding, responding, and remembering

➤ **Knowing the common causes of grief**

- Divorce, losing a job, death of a pet, loss of a friendship, selling family home, loss of a loved one

➤ **Understanding the reactions to loss**

- Forgetfulness, lack of concentration, no motivation, disbelief, sleeplessness, fatigue, loss of appetite/over-eating, achy muscles, nausea

➤ **Our organization**

- We put a priority on demonstrating kindness and respect to our team by listening to them, engaging them and doing more practical things like honoring preferred names on badges and in systems.

| Respect engenders respect

- We provide lunch on the first day of orientation and again at graduation with the new hires and their managers
- Strong start to the relationship through these meals (food does bring people together)
- Employee awards survey people can nominate others for Employee of the Year and include why they are nominating them
- We find candidates are nominated due to their display of kindness and respect
- Employee parties: Summer Patio, Halloween, Holiday/New Year
- High performers recognized monthly
- Charitable Giving Committee



| The survivor experience

Specialty handling

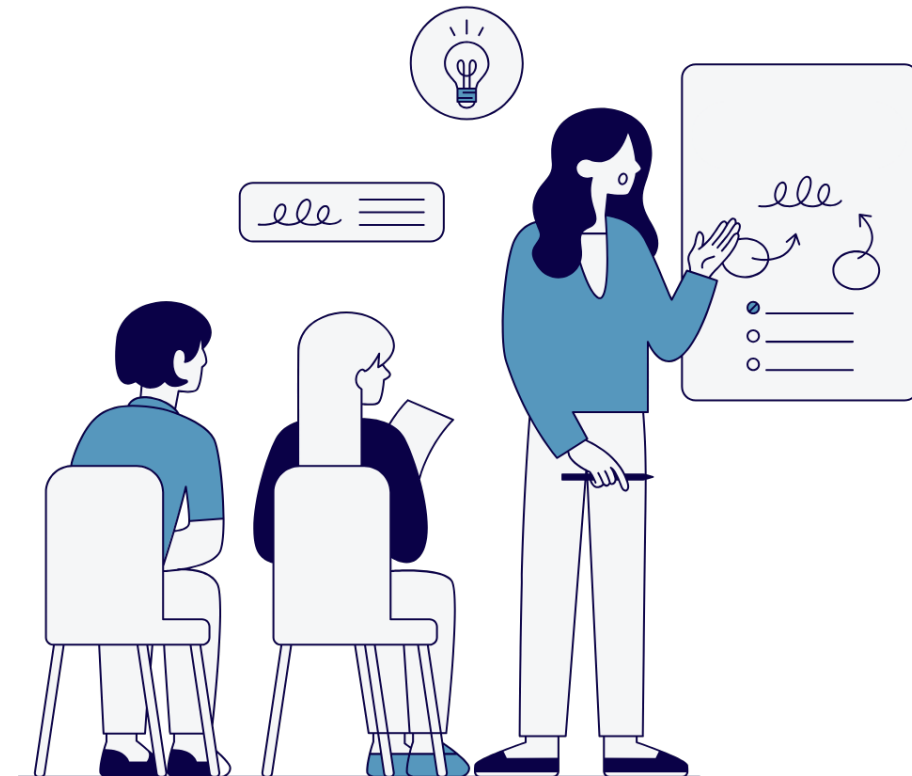
- Sensitive death scrubs
 - Fallen soldier
 - Police officers
 - Firefighters
 - Victims of tragedies
 - High-profile individuals
- Calling moratoriums
 - Birthdays
 - Date of passing
 - Weather
 - Tragedies
- Statute of Limitations scrubs



| The survivor experience

Training and account representative resources

- Specialty recruiting and hiring processes
- Comprehensive training
 - Survivor sensitivity
 - Grief and bereavement
 - Empathic listening training
 - On-going probate education
 - regulatory
- Account Representative Compliance Checklist (ARCC™)
- Quality assurance team
- Compliments program with bonuses
- All bonuses received have a compliance and customer experience component



| The survivor experience

Enhanced operational processes

- Focus on probate/RPC identification
- Experienced healthcare specific teams
- Estate specific scripting and lettering
- Real Time call monitoring for clients
- Call Calibration so DCMS becomes an extension of your internal customer service voice
- Monthly call sample review



| Make sure your vendor incorporates your brand of kindness and has a good process to identify folks who may be eligible for financial assistance.



| Compliments

The decedent's husband wanted to thank _____ for getting him the information he needed to pay the bill. He went on to say he really appreciated what she did for him and for following through with his request. He also wanted to thank the team as a whole.

The surviving spouse wrote "_____ was very nice and helpful" and expressed satisfaction for getting all the information that she requested. "Thank you for showing empathy during this difficult time and assisting her with what she needed!!"

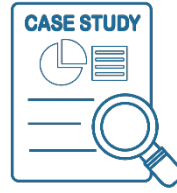
The personal representative wrote "Thanks for the very compassionate way in which you dealt with me."





Case study: Kindness at Baptist Health

| Case study: Baptist Health



- Keeping up with increasing volumes became overwhelming
- Trying to find decedents find estates and file claims was very difficult and labor intensive, some co-presenters noted their teams' reading obituaries or logging onto websites to repeatedly search, maybe only able to search on the highest balances
- Waiting for notifications of patients passing out of the facility and missing estates
- Wanting to choose a partner who shared Baptist Jax's values of creating a culture of kindness



| Case study: Baptist Health

Results

Actuals since inception	
Number of accounts	6,928
Dollars placed	\$5.6M
Accounts eligible for CMS reimbursement	\$5.3M
Projected CMS dollars reimbursed	\$3.2M
Steady state projected annual revenue	\$1.2M



Patient / family experience
improved with client
treatment program



Compliance
with CMS

| Q&A

Angela Horn

VP Corporate Counsel

Angela.Horn@DCMServices.com

612.384.6210



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