

Step One - New Business Procedure

Upon receipt of all new accounts, management reviews placements and distributes new business to either the data entry department or the information systems department for immediate set-up. In the event the data entry department cannot enter all placements due to excessive workload, the residual becomes priority the following day. Electronic placements are analyzed and entered the day they are received. Presently, EMA enters 90% of all new accounts electronically to expedite placements and minimize data entry errors, and we can accept electronic placements of new accounts from virtually any system. Working closely with an EMA information systems specialist, you can transmit new accounts via SFTP, email, modem or magnetic media, and you can be assured all transmissions are secure and HIPAA compliant!

New accounts entering the collection system receive an initial dunning letter on the first day explaining the debtor's rights, and an acknowledgment is sent to the client. On the fifteenth day, a second dunning notice is sent by the system if no payment or dispute as been received for the account. On the thirtieth day, the account is distributed by the system to an assigned collector for phone follow up and loaded onto the debtor's personal credit file if applicable. Accounts that have not been resolved by the seventy-fifth day will receive a third notice in conjunction with a phone call. Accounts that still have not been resolved by the one-hundred and thirtieth day will also receive a final demand notice.

Any incoming calls in response to system generated dunning letters are handled promptly by an account executive in an attempt to resolve the debtor's question or concerns and facilitate payment in full.

Written or verbal disputes suspend the dunning cycle until the matter is resolved. If desired, additional codes can be designated to suspend the dunning cycle for a specific number of days to hold an account, set up payment arrangements, or for any other reason the client deems necessary.

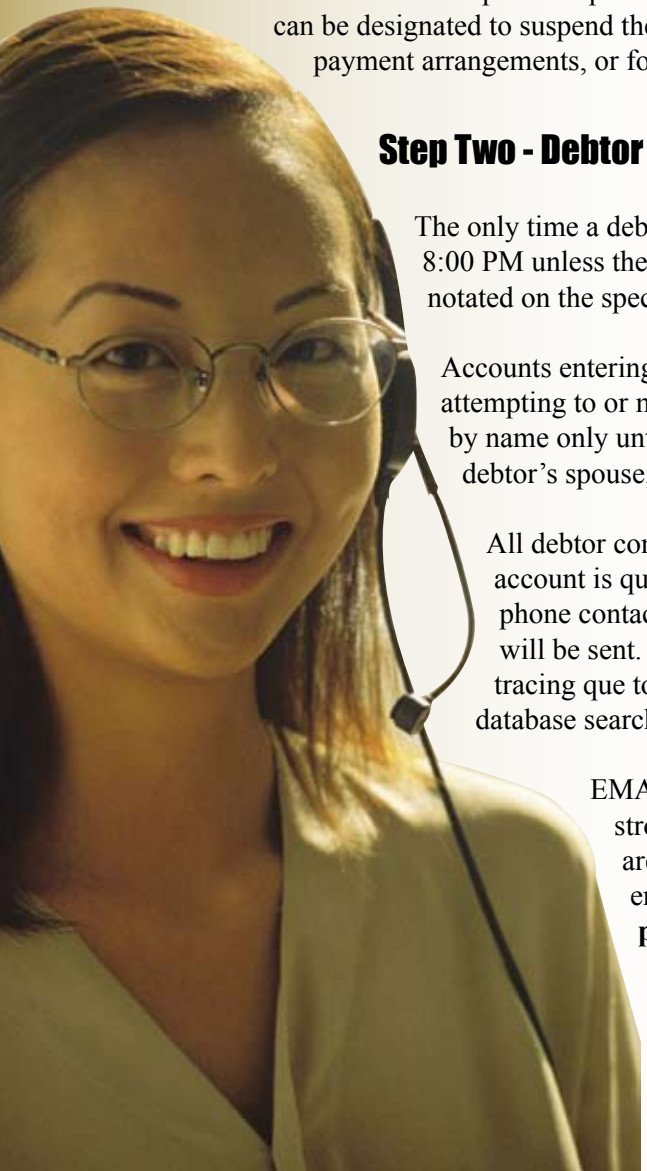
Step Two - Debtor Communication

The only time a debtor contact will be initiated is between the hours of 8:00 AM and 8:00 PM unless the debtor requests a call back at a different time. Any such request is notated on the specific amount.

Accounts entering the representative's new business ques are placed into time slices. When attempting to or making contact with the debtor, the representative will identify themselves by name only until the party to whom they are speaking to is identified as the debtor, the debtor's spouse, or the debtor's legal guardian.

All debtor contacts, or attempts to contact, are documented on the account and the account is queued for additional phone and/or letter follow-up, if necessary. If either phone contact is impossible or circumstances do not warrant a call, written notification will be sent. Any accounts without a valid phone or mailing address enter a skip-tracing queue to be worked by the collector. Skip-tracing is composed of proprietary database search, credit bureau reports, phone contact, asset research, and web tools.

EMA prides itself on hiring professional collection representatives with strong backgrounds in healthcare and finance. Collection representatives are continually trained and tested on federal and state collection laws to ensure that situations are handled appropriately. **EMA has zero tolerance policy with regards to harassment, abuse, and false or misleading representation made by our representatives. Our office will never threaten to harm the individual, their reputation, or their property. The use of obscene or abusive language is forbidden under any circumstance. When applicable, credit reporting agencies will be notified of any disputed claim.**





Inc.

ElectroMedical Associates, Inc.

Designed by a group of Account Receivable Specialists with decades of experience in healthcare and collections, EMA Collection Services were designed specifically for the healthcare industry. Established in 1991, ElectroMedical Associates, Inc. became the only medical claims recovery agency in the region specializing in physician and hospital medical claims.

Although healthcare providers hire EMA because of our expertise in the delicate area of collecting delinquent medical accounts, they also receive maximum net return from their placements. Employing professionals and providing them with extraordinary tools ensures industry leading results for our clients while adhering to Best Practices.

Call us, we're here to help!
800-639-3129

www.ema-incorp.com

Step Three - Accountability

EMA utilizes one of the most powerful collection software packages in the world: CAMS. Each client is uniquely profiled in the CAMS system to dictate how each individual account will be worked within the system. This allows management to control the workflow of accounts and provides the client with customized reporting. Utilizing CAMS workflow features all payment arrangements are scheduled for reminder letters and calls.

Accounts placed on hold or closed by the client are sent a notice indicating the action taken on the account. Notices are sent to both the debtor and the client ensuring total accountability.

All payments received are posted to the assigned debtor's account and updated immediately. All monies collected are deposited daily into a client trust account. On or before the fifteenth of each month, the client receives a complete accounting statement of all payments from the previous month with a check enclosed, if applicable, for monies due to the client.











Monthly, clients receive a number of standard reports illustrating account activity and placement performance. Standard monthly reports include: debtor status report, returned account report, change of address report, production analysis report, and a monthly statement. at no cost or obligation, customized reports can be produced capturing any account detail and statistical information. For a nominal monthly service fee, remote access is also available to review account activity, report payment activity, add notations to accounts, and access to the aforementioned reports.

Decades of Excellence!

EMA has been assisting the medical community for more than two decades. We are collection and account receivable management specialists, engaged specifically with the recovery of medical claims.

At no cost or obligation, an EMA representative will conduct an in-depth analysis of your bad debt and provide your hospital with a comprehensive proposal illustrating how EMA will work for your hospital effortlessly and efficiently, maximizing your net return while adhering to Best Practices.

EMA Key Benefits

-  Collectors trained exclusively for healthcare collections
-  Fully bonded and insured for your protection
-  No collections ... no fees
-  Free credit reporting
-  Check by phone and credit cards accepted
-  Electronic data transfers
-  Detailed standard and custom reports
-  Optional remote access
-  Experts in skiptracing and legal services
-  Net returns well above industry standards