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Client Care Newsletter

Mid-Year Issue 2015

The Power of TEAM

By Jeff Johnson, Chief Marketing Officer



It was Andrew Carnegie who said, "Teamwork is the ability to work together toward a common vision. The ability to direct individual accomplishment toward organizational objectives. It is the fuel that allows common people to attain uncommon results."

The driving power behind the above principle comes from the influence of Synergy on individuals and corporations. By definition, Synergy is a combined action or operation/a mutually advantageous conjunction or compatibility of distinct business participants or elements. In simpler terms, it is 1+1 equaling something greater than 2. It is powerful and real! It is something I've seen and experienced in companies that establish and promote the Power of TEAM throughout their organization.

To ensure your organization enjoys the Power of TEAM (true Synergy); consider focusing on the following basic steps:

- 1. Create and Maintain a Positive Environment**
- 2. Lead with and Encourage Trust, Respect and Compassion Among Employees**
- 3. Hire Excellent Leaders and Encourage Great Followership**
- 4. Begin with the End in Mind: Ensure Everyone has Shared Vision, Values and Goals**

It is human nature to meet, if not exceed, expectations when an environment of TRUST is present. When the above steps become core to an organization, trust exists and Synergy and the true Power of TEAM follows.

Introducing John Tennant, III ACCOUNT EXECUTIVE



John Tennant, III is the new Account Executive for Hawes Financial Group. In this role, John is heading up the efforts of debt portfolio purchases throughout the United States. He is responsible for obtaining distressed receivable account portfolios made up of DDA's, auto deficiencies, lines of credit, business loans, and other consumer loans from some of the largest banks, credit unions, prime auto lenders, hospitals, clinics, and utilities. John is working closely with an in-house analytics team to evaluate portfolios for maximum return, while providing the highest and finest offers to creditors.

UPFRONT COLLECTIONS

Utilizing Hawes Financial Group debt purchasing services can help businesses liquidate lost assets and get a return on your bottom line.



Better Science. Better People.
Better Results. Better World.

Tips for Applying Lean

By Denise Jubber, Director of Behavioral Science



Lean is a management philosophy, the core idea being to maximize customer value and minimize waste.¹ Lean organizations understand the

importance of providing value to their clients and, therefore, focus to continuously increase that value. At Hawes Financial Group, we have been on our Lean Transformation Journey since 2011. Below are some helpful tips we have picked up along the way:

1) Take The First Step

Every journey starts with the first step. Decide who is going to lead and where you want to start:

- Identify your team's Executive Champion and appoint a Dedicated Staff member.
- Identify the starting point and launch out.

2) Travel In a Group

Like any long trip, it is important to have others around that can support, inform, and celebrate with you.

- Several Lean organizations provide both education and peer-to-peer support. Healthcare Lean resources include Healthcare Value Network and Virginia Mason Institute. The government sector Lean movement is being led by Results Washington, who hosts a conference each fall. Hawes Financial Group belongs to the Emerald Valley High Performance Enterprise Consortium, which provides training to organizations in all industries committed to their Lean Journey.
- Hawes Financial Group also has a Speakers Bureau that includes Lean practitioners who can provide basic Lean education to your teams. Call Amy Fields at 541-393-3198 for more information.

3) Engage Like-Minded People Along The Way

By utilizing vendors who embrace Lean and share Lean values, you can expect a higher level of service and greater financial returns.

- Whether it involves setting up data transfers or interacting with customers on your behalf, a Lean vendor is going to have the underlying principles of continuous improvement and respect for people.
- Pursuing Perfection is one of the five Lean principles. It essentially means that a vendor who is on their own Lean Journey is never going to stop looking for ways to make your experience with them BETTER.

¹What is Lean? Lean Enterprise Institute (<http://www.lean.org/WhatsLean/>)

Medical Debt and Credit Reporting Changes on the Horizon

By Wade Isbell, Chief Compliance Officer/Attorney

On March 8, 2015, the three major Credit Reporting Agencies (CRAs) reached an agreement with the New York Attorney General to implement a series of changes designed to improve the credit reporting process for consumers.

Among the changes, the CRAs agreed to implement a 180-day waiting period before medical debt will be reported on a consumer's credit report. This change is intended

to remediate the issue of debts appearing on consumer's credit report and then later being paid as part of an insurance-coverage delay or dispute.

To further address this issue, the CRAs have agreed to delete all medical debt that is paid by insurance, regardless of when it is paid.

This portion of the agreement

will require data furnishers, such as collection agencies, to identify accounts with special comment codes whenever they have been either paid by insurance or are in the process of being paid by insurance.

Medical service providers can help the CRAs meet these new obligations by ensuring that they have processes in place to communicate receipt of insurance payments to their collection agency partners in a timely manner.

**Better Science. Better People.
Better Results. Better World.**

Client Tools **Work Queue Feature**

By Jeff Rodriguez, Client Services Manager

2015 has brought exciting changes to the way Professional Credit Service interacts with your organization thanks to our newly redesigned Client Tools. In addition to secure messaging, customizable reporting, and collection activity transparency, we are proud to release the new Request Queue feature.

Request queues allow your team to monitor and resolve listings that have been placed on hold from collection activity or sidelined for auditing. End users can now conveniently track the status of sidelined accounts, release holds, update listing information, upload supporting documentation, and, if need be, cancel a listing.

Optimized for speed and designed to be easily sortable, Request Queue management makes resolving listing exceptions easy with its various ways of assigning out exceptions to be

reviewed. We believe this tool will ultimately help boost your recovery needs and enhance the experience between client and customer.

On behalf of Professional Credit Service, I hope you are enjoying these new request queues as well as the other features available to you on Client Tools. For suggestions, training opportunities, or additional information please contact our Client Services department at custsvc@professionalcredit.com or by phone toll free at 888-797-4916.

One Simplified Solution for:
CALL AUDITING
CALL RECORDING
CALL REDACTION



A HAWES FINANCIAL GROUP COMPANY

HeRO is here to provide the best result

for the client, patient, and consumer through our A/R recovery with great customer service.

Clients appreciate how HeRO is able to fit the needs of the client. We are able to meet these needs with multiple solutions. One is by loading information into our system or using a combination of our system and the client's system. The other way we help is by acting as an extension of our client to collect.



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What Makes Professional Credit Service Different?

by Scott Purcell, President/Chief Operating Officer



Each one of the topics in this newsletter indicates what sets us apart from other collection companies.

We treat your customers with respect. Regardless of your customer's financial outlook—from the “wants to pay, but can't” to the challenging group who “can pay, but won't”—we treat all of your customers with respect. It's how we treat our employees, our customers, and all people.

We embrace technology—and make it easy. In terms of ease-of-use, we've launched a new version of Client Tools. For those of you not familiar with this tremendous

tool, it allows you to load accounts electronically, chat securely and quickly with our staff, post direct payments, review accounts for legal or special follow-up, and look at a number of informative reports, real-time. Client Tools supports our commitment to full transparency with you. It's a way to see all of the work we've done on your accounts—enabling you to be comfortable in the quality and effectiveness of our work standards.

We bring results. High liquidation rates are a result of a number of factors, including inputs from our Behavioral and Decision Science teams, our educated supervisors, and our specialized industry knowledge. Our unique and proprietary “Robust Monitoring Program” also helps us know when your customers are able

to pay. If you're not familiar with this program, be sure to ask your representative about it.

We're committed. Our corporate values of Integrity, Accountability and Transparency drive our commitment to fulfilling our Vision—“...to bring value to your organization in a way you couldn't imagine fulfilling your vision without us...” It's these same qualities that support our goal of continuous improvement—to constantly get Better at every aspect of your relationship with us.

These are the values we're committed to in running our own organization and these are the things that set us apart from our competition. Thanks for the opportunity to serve you. We look forward to continuing to work together to create even Better Results!