CRCS Exam Preparation
CERTIFIED REVENUE CYCLE SPECIALIST
Credit and Collections and Federal Agencies and Regulations

American Association of Healthcare Administrative Management
The Premier Organization for Revenue Cycle Professionals
Federal Agencies & Regulations

CRCS Exam Preparation
Federal Agencies & Regulations Objectives

- List federal agencies playing a major role in healthcare and healthcare change: DHS, its operating divisions, and OIG.
- Describe the role of CMS & OIG
- Name major federal regulations affecting healthcare and describe their impact
- Describe the role of The Joint Commission
Federal Agencies

Two main governing bodies impacting healthcare:
- CMS: Center for Medicare and Medicaid Services
- OIG: Office of Inspector General

HHS Operating Divisions:
- National Institutes of Health (NIH)
- Food and Drug Administration (FDA)
- Centers for Disease Control and Prevention (CDC)
- Agency for Toxic Substances & Disease Registry (ATSDR)
- Indian Health Services (IHS)
- Health Resources & Services Administration (HRSA)
- Substance Abuse & Mental Health Services Administration (SAMHSA)
- Agency for Healthcare Research & Quality (AHRQ)
- Centers for Medicare & Medicaid Services (CMS)
- Administration for Children & Families (ACF)
- Administration for Community Living (ACL)
Federal Agencies

▪ CMS:
  ▪ Medicare – Title XVIII
  ▪ Medicaid – Title XIX
  ▪ QIO: Quality Improvement Organization

▪ OIG: Office of Inspector General
Federal Regulations

▪ Areas of regulations:
  ▪ Patient rights
  ▪ Administrative simplification
  ▪ Affordable care
  ▪ Anti-fraud & abuse
  ▪ Telephone consumer protection
  ▪ Credit & collections
  ▪ Patient anti-dumping
  ▪ Performance improvement
Patient Rights

- **Patient Care Partnership:**
  - High quality hospital care
  - Clean and safe environment
  - Involvement in your care
  - Protection of your privacy
  - Help when leaving the hospital
  - Help with your billing claims
Right to Privacy and Security of Health Information

- National standards for safe and accurate information exchange:
  - Gives patients more control over their health information
  - Sets boundaries on the use and release of health records
  - Establishes appropriate safeguards that healthcare providers and others must achieve to protect the privacy of health information
  - Holds violators accountable with civil and criminal penalties that can be imposed if they violate patients’ privacy rights
  - Strikes a balance when public responsibility supports disclosure of some forms of data, protect public health
Right to Privacy and Security of Health Information

- Patients can make informed decisions when seeking care and reimbursement for care based on use of their information:
  - How patient information is being used and about disclosures
  - Limits the release of information to a minimum
  - Gives patients the right to examine and obtain a copy of their own records
  - Empowers individuals to control their health information
PHI

- Name
- DOB
- Address
- Phone number
- Email address
- SSN
- Medical record number
- Employer’s name/address
- Relative’s name/address
- Certificate number (pacemaker serial number)
- Photograph
- Fingerprints
Right to Participate in Treatment Decisions

- PSDA: Patient Self-Determination Act
  - Advance directives

- Living Will
- DNR: Do Not Resuscitate
Affordable Care

- PPACA: Patient Protection and Affordable Care Act
  - Decreasing the number of uninsured Americans
  - Reducing the overall costs of healthcare
Fraud & Abuse

- Fraud
- Abuse
- False Claims Act

Administrative Sanctions:
- Denial or revocation of the provider number of application
- Suspension of provider payments
- Application of Civil Monetary Penalties (CMPs)
Credit & Collections Regulations

▪ TCPA: Telephone Consumer Protection Act
▪ Truth in Lending Act (Regulation Z)
▪ Fair Credit Billing Act
▪ Fair Credit Reporting Act
▪ Equal Credit Opportunity Act (ECOA)
Knowledge Check

The protection of consumers from inaccurate or unfair practices by issuers of open-ended credit is regulated by:

A. The Fair Debt Collection Practices Act
B. Kennedy-Kassenbaum Bill
C. Fair Credit Billing Act
D. EMTALA
FDCPA

▪ Fair Debt Collection Practices Act

▪ Limitations imposed:
  ▪ Acquiring location information of a debtor
  ▪ Communicating with the debtor or others in collection of the debt

▪ Prohibits:
  ▪ Harassment or abuse in the collection process
  ▪ Use of false or misleading information in the collection process
Patient Anti Dumping

- Emergency Medical Treatment and Active Labor Act (EMTALA):
  - Medical screening examination
  - Necessary stabilizing treatment
  - Restricting transfer until stabilization
Performance Improvement

▪ Clinical Laboratory Improvement Amendment (CLIA)
  ▪ Requires all clinical lab services furnished to Medicare beneficiaries must be performed by a provider who has a CLIA certificate

▪ Only states exempt are New York and Washington due to the state requirements being more stringent
The Joint Commission (TJC)

- Private agency that seeks to protect and improve the quality and safety of care
- Hospital audits every 39 months
- Lab audits every 2 years
- Patient Access TJC surveys:
  - Distribution and discussion about advanced directives
  - Patient rights and responsibilities
  - Organizational ethics
  - Continuum of care
  - Management of environment of care
  - Confidentiality
  - Privacy
  - Security
  - Communication
Knowledge Check

Why could a state be exempt from following CLIA?

A. Services are not performed in their state
B. The state’s requirements are more stringent
C. Exemption waiver was granted by CMS
D. They are already in compliance with TCPA
Credit & Collections

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Credit & Collections Objectives

- Define terms related to credit and collections.
- Explain how the statute of limitations affects collection efforts.
- Identify elements of an effective collection policy.
- Describe typical self-pay options, along with advantages and disadvantages of key options.
- Identify common types of bankruptcy, how they affect the collection process, and possible outcomes.
- Identify the responsible party for a given scenario.
- Define and list advantages of a courtesy discharge.
- List common delays/stalls of third-party payers.
- Identify common debt collection methods and practices.
- List generally accepted accounting principles for the cashier’s role.
- Describe common metrics related to collection.
Credit & Collections Regulations

▪ TCPA: Telephone Consumer Protection Act
▪ Truth in Lending Act (Regulation Z)
▪ Fair Credit Billing Act
▪ Fair Credit Reporting Act
▪ Equal Credit Opportunity Act (ECOA)
▪ Fair Debt Collection Practices Act
Knowledge Check

According to the Fair Debt Collection Practices Act, at what usual times may a debtor be called at home?

A. Any time before midnight
B. At the collector’s discretion
C. Any day except Sunday
D. Only between 8 am and 9 pm, unless prior approval has been obtained from debtor
Definitions

- Charity Care
- Indigent
- Bad Debt
- Statute of Limitations
Effective Collection Policies

- Admission Policy
- Payment policy
- Follow up policy
- Public relations policy
- Charity care requirements and protocols
- Discount policy
- Practice of charging interest, if applicable
- Contract amount implications
- Bad Debt policy
- Determination/verification of responsible party
- Process for handling errors and complaints
Self-Pay Options

- Cash/check
- Credit cards
- Health savings accounts
- Credit union funds
- Cash from sale of assets
- Loan programs
- Money transfers
- Money orders
- Extended payment plans
Knowledge Check

What is considered an uncollectible account resulting in an extension of credit?

A. Statute of Limitations
B. Charity Care
C. Indigent
D. Bad debt
Bankruptcy

- Chapter 7
- Chapter 11
- Involuntary
- Chapter 12
- Chapter 13
- Court Ruling:
  - Discharge or Dismissal

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Bankruptcy Steps

- Flag the account
- Suspend all collection efforts
- Cease all contact
- Notify collection agencies
- Forward the notice
- Notification of payment
Determining the Responsible Party

- Adult Patient
- Spouse (balances incurred during marriage)
- Parents of minor children
- Estates of deceased
Advantages of a courtesy discharge

- Improves hospital-patient relations
- Improves traffic flow
- Reduces need for additional staff at peak discharge times
- Allows for greater accuracy in billing
Knowledge Check

Regulation Z is also known as:

A. Truth in Lending Act
B. Kennedy-Kassenbaum Act
C. EMTALA
D. Fair Credit Reporting Act
Third Party Stalls & Delays

▪ Bill not received
▪ COB or MSP problems
▪ Medical record review
▪ Incorrect information
▪ Authorization incomplete/missing
▪ Timely filing
▪ Pre-existing conditions
Debt Collection

▪ Inhouse:
  ▪ Organize work
  ▪ Document

▪ Mini Miranda
  ▪ Identifying attempt to collect debt

▪ Collection Agencies
  ▪ Collection Lawsuits
    ▪ Judgment
    ▪ Lien
    ▪ Tort Liability
Knowledge Check

Which type of skip is caused by a clerical error at the time of registration?

A. Intentional
B. False
C. Unintentional
Skip Tracing

Intentional

Unintentional

False
GAAP

Cashier Functions

- "For Deposit Only"
- Issue Receipts
- Separate cash
- Use fireproof safe
- Receipt log
- Lock cash drawer
- Payment log
- Segregate duties
- Do not share passwords
Metrics

▪ **Average Daily Revenue**
  ▪ Total Revenue for Charges for the Period/Number of Days

▪ **Average Days of Revenue in Accounts Receivable**
  ▪ Accounts receivable at specific time/Average daily revenue
Knowledge Check

Which of the following is not a GAAP cashier function?

A. Endorse checks with “For deposit only”
B. Maintain a duplicate number receipt and payment log
C. Notify the collections department upon receipt of payment
D. Segregate responsibilities like collection and deposit
Q & A

You have Questions
We have Answers
Maria Brisueno-Burnett, CRCE  
Certified Revenue Cycle Executive  
AVP of Patient Financial Services  
Medstar Health  
Certification Chair National AAHAM  
maria.burnette@medstar.net

Chelsey Carper, CRCS  
Certified Revenue Cycle Specialist  
Business Office Manager  
Madison Regional Health System  
President Rushmore Chapter of AAHAM  
Chelsey.Carper@madisonhospital.com

Kristina Gursky, CRCP  
Certified Revenue Cycle Professional  
Vice President of Healthcare Client Success  
IC System, Inc.  
kgursky@icsystem.com
Marina Himes, CCT, CRCS, CRCP, CRCE
Certified Revenue Cycle Executive
Director of Patient Financial Services
Medstar Health
Board member MD AAHAM
marina.a.himes@medstar.net

Andrew Politz, MBA, CRCS, CRCP, CRCE
Certified Revenue Cycle Executive
Manager of Patient Financial Services
Medstar Health
Board of Directors – Certification Chair - MD AAHAM
andrew.n.politz@medstar.net; certification@mdaaham.com

Lori Hyden, CRCE, CRIP
Certified Revenue Cycle Executive
Manager of Patient Financial Services
Medstar Health
lori.a.hyden@medstar.net