SUMMER 2021



**MN Gopher Chapter** 



Save the Date: November 9-10, 2021

Past payers include: BCBS, DHS, Medica, NGS, Ucare, and VA

## Fall Virtual Payer Panel

We will be partnering again with industry organizations and payers to provide you relevant information on changes in the industry

Who should attend? Front-line office, billers, coders, HIM directors, and others involved in patient billing and accounts receivables

# WE NEED YOUR HELP!

Please consider running for an upcoming board position INTERESTED? Reach out to Heather at heather.rickgarn@gmail.com



## President's Corner

It is hard to believe that we are already half way through 2021! In January this year, we were still in the midst of the pandemic and counting down the days to spring. We have had great advancements, opportunities, and challenges that have presented themselves since January, and we are likely to continue to encounter these events throughout the remainder of the year. While summer is nearing its pinnacle point, I look back on all we've done this year. We've had some amazing webinars and are looking forward to the upcoming virtual Payer Panel this coming November.

With the ups, downs, and turn arounds we are proud to be able to serve you as MN AAHAM members. It is through you, your help, and your input, that we can continue to thrive and serveour members. As you read through this edition of the Gopher Tracks, I encourage you to consider possibly helping MN AAHAM in serving its members better.

How do I do that, youask? Please consider running for one of the upcoming board positions. Please consider volunteering your talents or insights with our upcoming Fall Conference. Please consider providing feedback in how we as an association can serve you better.

Without you, our members and vendors, we could not thrive nor succeed. I personally want to thank each and every one of you for your support and continued involvement in MN AAHAM during this very challenging and unpredictable time.

I look forward to the days when we can meet in-person again, play heads and tails while meeting our valuable vendors, and collaborate with one another regarding the changes to this industry. Keep up the fantastic work everyone!

We've got this!

Heather Rickgarn





### LORI SICKELBAUGH Letter from the National AAHAM President

I continue to be honored and grateful to serve as your President, although times are different than we planned and anticipated.

I have been reflecting recently on the many years I have been part of AAHAM, remembering how I was introduced to AAHAM and why I wanted to serve in a leadership role. Starting as a Carolina Chapter Committee Chair and moving up the ranks to National AAHAM President, I was, and continue to be, inspired by the great leaders that helped create our association and become the premier organization for Revenue Cycle professionals.

Along with the benefits of strong educational programs, top-notch certification and results-based advocacy efforts, my AAHAM membership has provided me with amazing mentors, memorable networking experiences and colleagues throughout our industry that I truly value and rely on today.

Many of us are in a state of transition, one way or another. We need to have a safety net of a well built, supportive network around us for continued guidance and support. Let us take the time to do what we can to build each other up, push each other forward and be there to lend a hand or be the voice of encouragement. I hope that my experiences bring value and inspiration to others as well.

AAHAM membership has always given us an avenue to obtain industry knowledge, professional development and a legislative voice as a revenue cycle professional. We are continually looking at ways to strengthen this journey. An added bonus, we also get is the networks and relationships that we form along the way. Never stop growing yourself or enriching those around you; you never know how your words and actions can make a lasting impact!

TODAY, Will never come again Be a blessing Be a friend Encourage someone Take time to care Let your words heal and not wound

All my best,

Lori Sickelbaugh, CRCE National President



## JANET DORRY

## Legislative Update

#### AAHAM Legislative Day

Through everything that has transpired over the last year and a half with no in-person Legislative days, Paul Miller pulled off a virtual Legislative day session. We were able to have Zoom meetings with the MN representatives. These sessions have been very important over the years and it is vital to keep the "Hill" informed of these issues. Heather and I met with the majority of the staffers and gave personal stories of the Prior Authorization nightmares which did get their attention. When this is personalized and they understand the issue, it makes them more willing to add this to their agenda.

We met with staff personnel from Senator Amy Klobuchar, Senator Tina Smith, Representative Pete Stauber, Representative Michelle Fischbach, Representative Dean Phillips, and Representative Ilhan Omar.

Our two speaking points were Prior Authorization and S.355-Covid 19 Medical Debt Collection Relief Act.

- The Ask for Prior Authorizations is listed below.
- Tell your personal story on how current prior authorization standards hurt your patients' ability to receive timely care, and how they have added to the cost of providing healthcare to your community.
  - How many staff members have you added to manually handle this non-standardized process?
  - How much money has your facility lost in denials for procedures that were medically necessary for the patient to receive?
  - How many days/weeks does it take your patients to schedule a test due to the lack of timely response from health insurance companies?
- Use an example of instances when the authorized code with a few digits different from the service performed (physician decision at the time of service)
  - MRI with/without contrast
  - Medical necessary and decision making from the physician
- The Ask for S.355-Covid19 Medical Debt Collection Relief Act
  - Tell the AAHAM story of our Task Force that was created to standardize communications between Patient Financial Advocates and patients
    - Explain the N.I.C.E. pledge and how the advocates are resources for the community in identifying various options for assistance and coaching the patients on how to navigate the complex system of healthcare finance. (The Staffers will have a copy of the Patient Financial Advocate Pledge sent to them prior to your meeting).
    - Ask to remove the suspension of securing payment for services provided and to remove the suspension of repayment plans from the bill.
    - Ask that members of Congress partner with AAHAM on understanding the tremendous value that Patient Financial Advocates play within each community, and preventing communication with them ultimately hurts the patients, and increases the costs of healthcare.

I can honestly say I was a bit skeptical of zoom meetings, but it all worked out in the end. If Covid has taught us anything in the past few years, it is how to function without in person meetings and knowing that technical advances have made it possible to still get the job done.

Hope all are enjoying a wonderful summer and enjoying getting out with people once again!

## PATIENT FINANCIAL ADVOCATE PLEDGE



As an organization that partners with healthcare providers to assist patients navigating the complexities of healthcare finance, our Patient Financial Advocates pledge to regard each individual we communicate with utilizing these standards and practices.

#### WE PLEDGE

- To educate patients on healthcare financial language and terms to assist in making informed decisions.
- To assist the patient in qualifying for other programs such as medication assistance programs and insurance coverage.
- To educate patients on hospital financial assistance programs and assist in the application process.
- That all patients will be treated equally and fairly.
- To offer payment plans as an option for balance resolution.
- That no legal proceedings will be utilized until all other options have been attempted.
- To ask for feedback to learn how our staff and procedures are perceived to ensure continued quality enhancements.

### EACH PATIENT EXPERIENCE WILL EMBODY OUR "NICE" PROMISE NAVIGATING INSURANCE COMPLEXITY THROUGH EDUCATION

### Navigating

- Assist patients with knowing how to contact the correct hospital personnel for help with a specific question.
- Inform patients of programs and grants available and how to apply.
- Explain where the patient can find price estimates prior to their next service date.

#### nsurance

- Identify insurance coverage for patients that have not been billed.
- Explore other types of insurance that could be applicable.

### **C**omplexity

- Reduce the expense burden by offering monthly balance resolution options.
- Automatically qualify patients for financial assistance programs.

### Education

- Educate patients on their insurance benefits.
- Coach patients on healthcare financial language so they can make informed decisions.



## DAVID HAUGEN

## AUC Update

AUC and interested parties –

We hope you are doing well and finding time to enjoy some summer. We are writing to:

- Share information regarding the federal No Surprises Act (NSA) enacted in January this year,
- Learn more about your organization's awareness and interest in the Act, and
- To seek your help and feedback in planning next steps for the AUC following an extended COVID-19 pandemic-related hiatus, especially regarding recent requests for possible AUC review and coordination in implementing the No Surprises Act.

#### Background

As you may know and may already be following up, the federal No Surprises Act was passed as part of the Consolidated Appropriations Act (CAA) earlier this year, with numerous significant provisions becoming effective in approximately six months on January 1, 2022. As noted in one of the summaries listed below, "... [the Act] protects consumers from certain surprise bills for out-of-network (OON) medical services and establishes the first federal procedure to handle disputed OON medical claims. The ... [Act] also includes several provisions to increase health plan transparency around medical costs and coverage." (See Milliman summary listed below.) Links to the Act and several summaries of the Act are provided at the end of this email.

The Act's latter category of provisions includes several that are likely to be most relevant to the AUC, including a requirement effective January 1, 2022 for exchanges of "Advanced Explanation of Benefits." Under this requirement: "All providers and facilities must inquire whether a participant has health insurance" within a specific timeframe of appointments being made. "If the participant is insured, the provider or facility then must provide a good faith cost estimate including billing and diagnostic codes to the plan sponsor [(e.g, the employer sponsoring a group health plan)]. Once notified, the plan sponsor must provide the participant with an Advanced Explanation of Benefits (EOB)" within a specified time frame. The Advanced EOB must include particular specified information, including "[1]he network status of each provider and facility" and if the provider/facility is out of network, the corresponding levels of cost-sharing, medical management procedures that must be followed, such as prior authorization, and other information. (Milliman summary) There are several other provisions in the Act that also may be particular interest to the AUC, including requirements for certain information to be included on members' insurance ID cards, timely publication of provider directories, and a price comparison tool that allows patients to compare cost-sharing amounts for specific service/item. (See MMA Summary listed below) On July 1, 2021, the federal Centers for Medicare and Medicaid Services (CMS) published interim final rules for public comment with provisions to implement various parts of the Act.

#### Discussion

We have received inquiries as to whether the AUC will be meeting to discuss and potentially collaborate/coordinate on implementation aspects of the No Surprises Act (NSA) that might be most relevant to the AUC. In particular, we have received questions regarding whether the AUC might be discussing/developing something analogous to a "best practice" for implementing the Advanced Explanation of Benefits provisions of the Act.

The AUC has largely been on hiatus for over a year due to the competing demands of the pandemic response and limited MDH staffing and support availability due to the response. We have been informed that MDH staffing and support will continue to be limited for at least several more weeks due to the response. In addition, please note the limited timeframe to implement many NSA provisions, with effective dates of January 1, 2022.

Thank you for taking the time to review the information above and to respond to the questions. Your feedback is very helpful. If you have questions or would like to discuss, please contact us.

- Thank you,
- AUC co-chairs
- Bonnie Hays Bonnie.Hays@hennepin.us
- Loni Wegman Loni.Wegman@medica.com

## CHRISTOPHER FISHER

## Board Blogging

Insurance Strategy Critical for Telehealth Surge Christopher Fisher, CRCP-I, maxRTE Business Development Director

Like many industries, healthcare has become a victim of COVID, sustaining great economic injury. We spoke to one organization that was losing a million dollars a day due to COVID. And even last Fall, with elective surgery resumed, losses continued.

Beyond absorbing bottom line blows, clinical providers pivoted in order to serve patients both inside and outside of traditional practice venues. While televisits had been available, COVID drove a dramatic upswing in patient acceptance of telehealth as a legitimate form of interaction with medical professionals. This trend has gained exceptional steam in treating mental health and addiction issues, which the pandemic has fueled.

So after a year of COVID, professionals recognize that telehealth is here to stay, according to the professionals we've been in contact with. They've also shared the challenges they faced as a result of not being prepared for the telehealth surge with a registration process for insurance verification.

Essentially, the lack of a process for updating insurance information prior to the telehealth appointments results in: •charges posted to "self-pay";

·uncollected co-pays that feed self-pay dollars;

·and increased denials (policy termination, policy no longer in effect, etc.) that lead to timely filing denials.

So what can be done to address this challenge? According to the following professionals, technology-based systems will help:\*

Heather Nelson, senior vice president and CIO, U Chicago Medicine

"From my perspective, the best way to ensure telehealth remains a key part of healthcare delivery is to ensure the reimbursement and payment methods stay in place and even be enhanced as more and more patients want to have access to this model of care. We need those blanket waivers issued by CMS during the public health emergency to be made permanent. If we keep extending a few months at a time, it does not allow healthcare systems the confidence that we can continue this delivery of care, as well as invest in supporting technologies and operations."

Ash Goel, MD, senior vice president and CIO, Bronson Healthcare (Kalamazoo, Michigan): "Integration of telehealth technologies into a broad spectrum of offerings such as acute care, chronic care management, remote monitoring, social management, employee and employer-based services with a business model that supports this is essential. The technical platforms have to evolve to become flexible and yet integrated into existing EMRs to minimize friction, understand the patient experience and be UX design-centric."

Learn how healthcare organizations are using technology for insurance eligibility verification and insurance discovery for self-pay patients.

\*As seen in Becker's Health IT,2/22/2021



## Educational Events



Did you know that MN AAHAM has offered multiple FREE webinars as educational opportunities for you? Here is what we have offered so far this year:

**February:** The Keys to Revenue Cycle Success - Aligning People, Process, and Technology by Marie Murphy

March: Legislative Updates by Paul Miller

**<u>April:</u>** Roundtable Networking Event - What's a struggle for you? by MN AAHAM

<u>May:</u> Certification Webinars (CRCS, CRCP, and CRCE) by Tamora Ellis June: Microsoft Office Tips and Tricks by Heather Rickgarn

Is there something you wish we could offer for an educational event? Let us know how we can serve you better!

October 5-7, 2021 | Virtual Event 19 CEU's Available

# ANNUAL NATIONAL INSTITUTE

This year's theme: Dedicated To Your Success #AAHAMANI2021 TAMORA ELLIS For more information please email at tamorae@coretreatment.com

Another way to stay current with changes in healthcare is to become certified. We have something for everyone, from the frontline billing staff to the Revenue Cycle Managers. Please visit AAHAM for an overview on the types and to take the first step, providing you the benefit of: ·Improving your earning potential ·Giving you a competitive advantage with current and prospective employers ·Granting you the recognition you deserve ·Providing access to the positions and promotions you seek and desire ·Building a network of peers in the influential group that shares your certification designation ·Continuing to expand your skills and expertise through continuing education

And provide your employer the opportunity to: ·Increase the competency of your staff ·Increase quality and productivity ·Build a strong team ·Promote ongoing education and training ·Reduce exposure to fraud and abuse ·Develop a career ladder for staff

Examples of Certification Opportunities include: ·Certified Revenue Cycle Specialist (CRCS) ·Certified Revenue Cycle Professional (CRCP) ·Certified Revenue Cycle Executive (CRCE) ·Certified Revenue Integrity Professional (CRIP ·Certified Compliance Technician (CCT)

## Education Corner

## Upcoming Exam Dates August 16-20, 2021 August Exams

September 20-24, 2021 September Exams

October 18-22, 2021 October Exams

November 15-19, 2021 November Exams

December 13-17, 2021 December Exams

Applications to take an exam are due in the AAHAM office 30 days prior to a testing period.

### Why earn an AAHAM certification?

AAHAM certification is an investment in your personal growth and your professional future. For over forty years, AAHAM's elite certification program has set the standard of excellence in patient financial services and the revenue cycle.



It doesn't matter whether you are new to the healthcare revenue cycle or are a seasoned veteran, our family of AAHAM certification examinations offer a complete career ladder beginning with the Certified Revenue Cycle Specialist and culminating with the Certified Revenue Cycle Executive.

We have a certification that will help advance your career. Plus the learning doesn't stop once you have obtained certification. Our certifications are maintained through a continuous education process. This assures you stay abreast of the important changes and updates that continually occur in our rapidly changing healthcare environment.

## Remember to log your CEUs at https://tinyurl.com/ ytnavwza



### National AAHAM Quick Links

Here are the most common pages with information you would need to link to:

- Membership http://www.aaham.org/JoinNow.aspx
- Certification http://www.aaham.org/Certification.aspx
- Legislative Day http://www.aaham.org/LegislativeDay.aspx
- The ANI http://www.aaham.org/AnnualNationalInstitute.aspx
- The infohub http://www.aaham.org/InfoHub.aspx
- The National Calendar http://www.aaham.org/Events.aspx (Please don't forget to send me any upcoming meetings for me to post there)

Also, if you've missed any of the emails going out to the membership, all the current news and immediate upcoming events can be found on the aaham homepage.

#### Moayad Zahralddin

Operations & Membership Director

#### Chapter Board of Directors Chapter Officers President 2020 - 2021 Heather Rickgarn, CRCP Phone Shar Burch Phone 507-537-6284 Southwest Minnesota State University 763-553-1992 Colltech Inc 108 S High Street 3030 Harbor Lane N Marshall, MN 56258 Suite 100 Plymouth, MN 55447 Vice President: 2021 - 2022 Deb Sherette Phone: Credit Collections Bureau 701-805-8004 Christopher Fisher Phone 952-373-0665 MaxRTE PO Box 9966 1555 Southcross Drive West Fargo, ND 58106-9966 Burnsville, MN 55306 2020 - 2021 2nd Vice President: 2020 - 2021 Phone: Jane Scharpe Rhonda Helgeson Phone: Ridgeview Sibley Medical Center 601 West Chandler Street 507-964-8420 Tri-State Adjustments 800-562-3906 3439 East Ave S Arlington, MN 55307-2127 LaCrosse, WI 54601 2020 - 2021 2021 - 2022 Treasurer Janet Dorry, CRCE-I,P Phone 218-969-2839 Experian Health Dawn Buck, CRCS Phone: 12813 Guello Road Mille Lacs Health System 320-532-2641 Hibbing, MN 55746 200 North Elm Stre Onamia, MN 56359-0800 2019 - 2020 Mary Fitcher Phone: Secretary 2021 - 2022 Lakewood Health System 401 Prairie Ave NE 218-894-8395 Zach Zahedi, CRCR Phone: Staples, MN 56479 770-658-4593 loudmed 1100 Peachtree Street Suite 1550 Atlanta, GA 30309 Other Contacts 2020 - 2021 Board Chair: Membership/Mailing List Marie Murphy, CHFP Phone Tom Osberg Phone: 612.382.9801 Experian Health 218-205-0252 19103 Mill Drive Fergus Falls, MN 56537 Constitution and Bylaws: Richard Rogers, CRCE Legislative: Janet Dorry, CRCE Website: Marie Murphy, CHFP Certification: Tamora Ellis, CRCE Membership: Tom Osberg Welcoming: Marie Murphy, CHFP Publications: Heather Rickgarn, CRCP

Scholarship: Janet Dorry, CRCE

Corporate Sponsors, Greg Young Education: Deb Sherette and Rhonda Helgeson



**MN** Gopher Chapter

## Corporate **Sponsor Corner**

#### 2020 Corporate Partners



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### Representative

#### **Richard Rogers**

P: 888-302-8444 E: Richard.Rogers@AR-Solutions.biz

Amber Ketchmark

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#### Kelly Morgan

P: 877-543-3635 E: Kelly.Morgan@TruBridge.com

#### TruBridge

#### **Gold Sponsors** Sponsor Representative Phone Avadyne Health @ Letisha Johnson 309-292-5562 Creditor Advocates/BloomPayment @ 877-488-9926 Steve Juve IC System @ 612-275-0351 Greg Young

#### Silver Sponsors

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Credit Collections Bureau and Achieve Revenue Center	Deb Sherette	218.517.0045
Xtend Healthcare	Kimberly George	206.747.1811
Colltech, Inc.	Shar Burch	800.487.3888

#### **Bronze Sponsors**

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## Let's Start a Conversation

We would love to hear from you



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Richard.Rogers@ar-solutions.biz



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#### Let's Talk!

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The officers and board of directors would like to express our gratitude to our Corporate Sponsors for their continued support of our mission. It is through your support that we are able to deliver our mission of providing top-quality educational resources to our members. In addition, your sponsorship helps our chapter engage lawmakers in the important work of legislation, which impacts our industry on the state as well as national levels.

To our provider members, when looking for partners to provide services and products to your institution, please include our sponsors in your consideration. They have made a commitment to our chapter to support both the chapter and you, the members.