



United Financial Management Services, Inc

We look forward to serving you!



Achieving Solutions
"Together"!

A/R Cycle
Management
the Right way

We are Customer Service!

UFMS, Inc provides A/R Cycle management and Debt Collection solutions to the **EMS**, and **healthcare** industries.

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Stage One - Early Out (CSC 0 to 30 days):

We will begin immediate telephone contact through our Outsource organization, Customer Service Center, Inc. These communications will be made by our in-house billing staff, and the intended goal will be to obtain any available insurance coverage, identify patient responsibility balances, and address both outcomes with claims or payment/payment arrangement of the amounts due for each.

During this initial stage, we will also release an invoice to the patient for payment of their non-past due account balance. The invoice will request that they provide any known insurance coverage that they believe should be responsible for the remaining balance due, which they may either complete and return, submit to our office online, or simply call and provide it to the customer service representatives.

It is our experience that letters and invoices are minimally impactful when pursuing balances directly from the patient, which is why we make every effort to capitalize on telephone contacts where possible. Please note that all of our telephone calls must be in compliance with all FCC and TCPA Laws, any cell phone numbers provided by our clients are required to include a full authorization of the consumer to be contacted at these numbers by Automated Telephone Dialing Systems (ATDS).

In addition to the telephone communications and invoicing detailed above, we will submit your accounts to both manual and automated batch skip-tracing and carrier data mining programs. Any new address will prompt a new invoice if not already forwarded to the new address through the NCOA database, and any discovered eligible insurance carrier information will be further confirmed and processed for payment where applicable.

Another benefit with CSC, Inc. is we go further...As most of our clients simply don't have the time and opportunity to follow up with affiliated facilities (SNF's, Hospitals, and healthcare providers), our staff will attempt to establish and maintain ongoing communication with these entities on your behalf. The facilities often have the benefit of a captive audience, with direct provision of the patients ID and insurance cards - there's really no better source for the proper claim information.



Stage Two - Patient Billing (CSC 31 to 60 days):

With all of the contact, scrubbing and data mining processes well under way, the invoicing and communication during this stage will focus primarily on patient payment. However, any new carrier information, retroactive Medicaid, etc., will be obtained, verified, and processed.

The representatives will communicate with the patients and/or responsible parties to arrange for payment of the balance due. We make available numerous forms of payment a consumer can establish to resolve their account, including online payment website/app, over the phone with text or email confirmation, ACH, credit card (HSA Card), third party payment apps, and of course snail mail.

With regular ongoing communication being completed in this manner, our staff will manage and follow up with your accounts to ensure we achieve effective results in a professional and ethical manner. After all, this is an extension of your billing cycle, and must be exercised in a manner consistent with your own business practices and organizational philosophy.

It is also important to note that accounts with a pending claim or active pay plan will remain with CSC, Inc. until such time that they exceed 60 days of non-payment and/or claim activity. This allows your contingency fee to remain at the lower rate, until the account is truly in a "default" status.

When accounts do exceed the 60 day time-frame, without an active pay plan or pending claim in process, they will be transferred into our full service collection process with United We Collect, Inc. Please refer to details associated to this program in the next stage.



Stage Three - The Collection Process (UWC 61+ days):

United We Collect, Inc. (UWC) provides ACA Certified, qualified, experienced and professional collection efforts on behalf of its clients and their accounts. Below are the base procedures and policies we utilize when representing your accounts, including the fundamental manner in which we accept payments, manage various account circumstances, and comply with local, state and federal laws that pertain to debt collection and medical information access (PHI/HIPAA).

All staff are fully trained and tested with regard to HIPAA, the Fair Debt Collection Practices Act (FDCPA), and the Fair Credit Reporting Act (FCRA). In addition, we maintain a strict continued training process via the programs and services available in our industry association membership, ACA International.

The Owner and on site manager, Tom Hynes, brings more than thirty years of experience and expertise in the collection, billing, claims processing, A/R cycle management, and medical debt recovery services, with particular emphasis on the Emergency Medical Services (EMS) industry as a standing American Ambulance Association Professional Member for well over twenty years. Mr. Hynes takes an integral part in the management and oversight of all training, testing, and daily operational practices implemented within the office while serving your accounts.

Below is the collection process we have organized within the DAKCS collection management system ("Beyond"), including many of our standard operating policies in handling a number of circumstances or activity events. As you will see, much of the programming associated to our time line process is handled by the pre-set parameters of the system, and the applications that manage the flow of an account. Please note that these parameters can be altered as necessary to generate a customized profile specific to your business.

- a. Accounts will be electronically referred from your systems (or our early out process with CSC, Inc.) to UWC for the purpose of full service collection processing.
- b. For direct placement from our clients, UWC will develop an automated download program that will format and process your account data onto the collection management system. UWC is responsible for all cost, research and development of such migration program, and the program will remain the property of UWC.
- c. All accounts will be scrubbed automatically for any active bankruptcy record, and all remaining accounts with a deliverable address will have the initial Miranda Statement and third party disclosure notice, Letter 1, requested for delivery (letter samples are available upon request).
- d. As the first notice is being generated, your accounts will be processed through a variety of skip-tracing databases (NCOA, Accurint, DAKCS-Net, etc.), so long as there are searchable criteria available in the raw data as received from your facility / systems at the time of referral. Any new information obtained will be placed on the account to ensure proper delivery of the Miranda notice. All prior information is logged to the history of the account.

- e. On or about the third day after being referred, the account “jack-date” (the date that manages a pre-set time for the account to receive the next activity) will expire, which will signal the system to allow its inclusion for direct telephone contact. All phone numbers available in the system will be attempted through our contact process, and will be done so in accordance to FCC, TCPA and FDCPA compliance. The system can house as many as fourteen (14) telephone contact numbers, which allows for multiple contact attempts until the debtor is reached.
- f. Contacts are handled in the following manner:
- Voicemail – An appropriate message may be left for the customer to respond to the specific representative that left the call back information.
 - Third Party Contact – Any contact to a third party not related to the debt that is available to take a message will be given the collector name, telephone, and extension. However, no information of the account or collection activity is communicated to the third party, unless customer authorization has been previously obtained or a power of attorney is faxed or emailed for our records.
 - No Answer – all no answer accounts are automatically handled by the dialer system, continuing to queue the account up for additional attempts up to 5 attempts over a twenty-four hour period of time. After reaching the maximum number of attempts, the system will "POP" the account to a representative for additional processing and manual call attempt.
 - Operator Intercepted – Three tone calls are manually contacted to verify that the line is not available due to disconnect, trouble, or other electronic interrupt. If the interruption is temporary, the number will be re-attempted in 14 days.
 - Refusal to Pay or Arrange Payment – advised that a refusal to pay or make appropriate arrangement does not interrupt the collection process, or a listing directed to their credit bureau report. Letters and telephone contact will be continued.
 - Arrangements Required – All arrangements are to be consistent with our internal extended time payments guidelines, or as stipulated by the client. These definitions are established and organized upon contracting, and are, at a minimum, generally consistent with creditor internal policy. Our standard internal minimum is \$50.00 per month, or in extreme hardship cases, an arrangement that will satisfy the account in 12 months or less.
 - Promise to Pay – Information will be provided to the customer for the proper manner in making payment directly to UWC. We are available to receive payments by check, credit card, electronic ACH, electronic draft, Money Gram, Western Union, cash, and automatic recurring transaction through withdrawal, draft or credit card. Intent to deposit correspondence is delivered as required to remind the customer of the transaction obligation. Any accounts that are returned, by way of insufficient funds, or a charge back in the case of a credit card, will have the original payment transaction reversed and (as available) be charged the appropriate fee, which will be due to the Agency.
 - Dispute of The Account – Proper validation of the debt will be obtained through an arranged representative of the client (or client system access), and such evidence will be sent to the customer via UWC. In addition, the credit status within our database will be edited in order to update the credit bureau listing as a disputed account on the customer’s credit file. The Fair Credit Report Act requires all disputed accounts to be listed as a dispute on the individual credit bureau report until such dispute is resolved and satisfied, at which time the listing may be update.
 - Offensive Contacts – The representatives have specific instructions to discontinue any call that is offensive, or that the customer cannot appropriately conduct a proper manner of communication. Any vulgar or inappropriate language by the customer, especially when

directed at the collector will result in a verbal warning that they will be hung up on, and any continued misconduct will result in being disconnected.

- Demand For Supervisor – If during contact the customer demands to speak with a supervisor for the purpose of a complaint, or simply seeking a higher authority, they will be transferred to a manager. The manager will have greater flexibility to provide additional attention to the customer, and allow for extended conversation as needed. Unless there is a valid dispute issue, the focus will remain the recovery of the unpaid account, but afford the customer an opportunity to be heard.
- g. Inbound calls will be distributed to our representatives for the purpose of answering any issues and/or disputes that may arise, and further to establish acceptable payment arrangements where available. In the case of any messages left on a representative voice-mail, all calls are returned the same day in most cases, but depending on the time of the call may be the following business morning. These accounts will be noted and status codes changed in accordance to the outcome of such contacts (dispute, promise, refusal, wrong information, etc.).
- h. All open accounts will receive a second notice where deliverable. The status of the account, or a specific letter requested by the collector at the time of contact would determine the type of correspondence they will receive. The majority of accounts will receive Letter 2, which is a follow up to the original notice stating the unpaid account is requiring their immediate attention to resolve, and will affect their credit file if not addressed.
- i. Other accounts will receive a correspondence reflective of their current status, such as a statement of their promise, validation of the account for disputes, etc.
- j. The accounts will be maintained in appropriate data-queues for greater management control, and call campaigns specific to your business portfolio. This will allow varied time frames to maximize the windows of potential contact with your customers (including evening and weekend contacts). Please note that the system utilizes numerous safety measures to ensure that all contacts are being made at appropriate legal times, and that repetitive contacts are at acceptable intervals to be well within the Fair Debt Collection Practices Act.
- k. The process of letter / voice contact will be repeated approximately every ten days for the initial 3 months in our collection management process so long as the account has a valid address/phone. Beyond this age, accounts are distributed throughout the system, and placed within processes that address their particular status (see some examples below).
- l. Accounts with bad address or no telephone data will be re-processed through skip tracing (NCOA, Accurant, DAKCS-Net) every forty-five to sixty days in an effort to locate any recent activity that may provide for a deliverable address or contact number.
- m. Small Balance accounts, those accounts not in a pay plan that have a balance under \$100.00, will receive up to 5 telephone attempts in addition to their letter series.
- n. Prior Refusal to Pay accounts will be contacted on a regular basis to determine if the circumstances may have changed, and the consumer is now in a position to begin a pay plan. This will also be a target account during seasonal times when consumers may come into additional funds (birthday, tax return, holidays)
- o. Credit Bureau Management - All accounts that remain unpaid and have a minimum of 180 days from the "date of delinquency" (as per FCRA requirements), will be sent to Experian, Equifax and Transunion for inclusion in the individuals credit file. We utilize an electronic, secure method of reporting or data in the Metro-2 format, which is the current required data layout for all three repositories. We also subscribe to the E-Oscar dispute portal, which provides immediate transmission of any account having been disputed directly to any of the three credit bureaus. This allows us the full thirty-day limit to obtain appropriate validation material from the creditor and properly respond to the dispute.

The above scenario is a general representation of an accounts process upon being referred for collection. Many criteria can alter the path of an account, be it a dispute, payment, skip tracing, etc, which will also affect the time stages within the process.

During the above collector activity, the following letters may be utilized and/or available for manual release in the collection of your accounts:

- Letter 001 – Notifies the debtor that we have been retained to represent the account, offers payment options for the debtor to utilize, and includes the required Miranda as required by the FDCPA.
- Letter 002 – Demand for payment to be made immediately, we have not been contacted to make arrangements and the balance is due.
- Letter 003 – Credit impact letter stating that the debt will not just go away, and if left unattended will become a part of the debtor’s credit record.
- Letter 004 – Demand Notice, demands immediate payment/contact to our office.
- Letter 006 – We have attempted contact, if lack of response is an inability to pay, suitable arrangements can be made.
- Letter 007 – Account Statement generated after the posting of a payment.
- Letter 010 – Account is long past due, other options to pursue this debt may have to be initiated if it is not settled promptly.
- Letter 014 – We are considering what recommendations to make to your creditor in order to resolve this account. Balance is expected immediately to avoid further actions being taken.

Your customers will have a multitude of options available to contact our staff to establish an arrangement, make payment on their account, request documentation and/or receipt of payment, in both automated and live contact portals. We feel that our ability to resolve your account balances effectively is directly related to our ability to communicate with the customer.

Our systems incorporate every possible legal means of communication, including automated inbound payment arrangements systems, email communication, texting for payment arrangement and/or approval/authorization, outbound contact by our staff, internet access, and a number of always evolving technologies. Upon reaching a customer, they will be provided an extension of the individual representative for ease of repeat contact at their convenience. They will have the comfort of working with an assigned representative, and avoid the necessity of repeating any issues or details to another representative, as is the case in many call center environments.

In addition to fluid contact capabilities, the customers will be able to pay their account in whatever means is most comfortable. Payments can be mailed in the form of a check, money order or a credit card payment. Customers can also submit their payments online, or simply provide the information over the phone for credit card or ACH, with automated weekly, bi-weekly or monthly payment withdrawal.

We make every effort to provide all possible forms of communication and payment options, which allows us to overcome any objections to making a payment. In addition, providing a multitude of options is simply the “customer service” way of taking care of your accounts the right way.



The backbone of every organization is the software platform that manages their database, activities, processing, accessibility, and communications. We utilize Dakcs Software Systems as our selection to provide this critical part of our environment, which is continuously improved upon through numerous compliance requirement and user submitted revision updates.

We also utilize their hosted version of the software, that is maintained via Amazon Web Services. This provides zero downtime, SSAE 18 security certification, and ensures that the data we are entrusted with is always maintained in a constantly monitored, secure environment, full encryption, PCI compliant transaction processing, and full redundancy real time backup processing.

Security and Certifications

SSAE18 SOC 2 ATTESTATION

Have peace of mind knowing DAKCS Software Systems passes rigorous independent auditing to meet the authoritative guidance reporting for service organizations, and ensures appropriate processes and controls are in place. You can trust our levels of security, processing integrity, confidentiality, and privacy.

SOC 2 Attestation: A System and Organization Control (SOC) 2 report is the result of an independent third-party attestation, outlining how DAKCS achieves key compliance controls and criteria. The purpose of this report is to help you and your auditors understand the controls established to support operations and compliance.

DAKCS Software Systems takes compliance very seriously. This is why we've successfully completed the Statements on Standards for Attestation Engagements No. 18 (SSAE18) SOC 2 audit.

HIPAA CERTIFICATION

Manage your healthcare accounts receivable data with assurance that PHI and ePHI safeguards are not only considered but also audited.

PCI DSS LEVEL 1 PAYMENTS WITH FULL INTEGRATION

According to VISA and MasterCard regulations, any company that transmits, stores or processes a credit card is required to perform some type of annual compliance for the Payment Card Industry (PCI). This requirement includes merchants, software providers, and processing gateways.

PAYMENT ENCRYPTION & TOKENIZATION

Utilizing tokenized card numbers and encryption to keep your consumer information safe. Protect your business from the potential liabilities involved with a data breach.

SECURE ENTRY OVERLAY

Patented iframe technology limits PCI scope. Card data is never taken, processed or stored within our system. Saving you time and expensive audits and keeping the flow of business moving with seamless integration.

DAKCS is one of the very few software providers to the collection industry to offer full PCI compliant integration.

This recognized and patented method licensed from PDCFlow also strategically benefits our clients by reducing their PCI compliance from a Self Assessment Questionnaire C (SAQ C) to SAQ A. Learn more about PCI DSS Level 1 Recertification through PDCflow.

By utilizing the Self Assessment SAQ A you can complete your PCI requirements in about 15 minutes every year and provide your clients with a certificate of compliance from nationally recognized Qualified Assessors, Trustwave thus saving you time and expensive network scans.



Status & Statistical Reporting

Assignment Report

This is a comprehensive list of the accounts that are referred to our service. The report is generated automatically upon new business being placed into the system by our data control department. Contained in the report is the debtor name, your account number, the account number we assign to the account, the balance referred, and the age of the account at the time of referral.

Debtor Status Report

This report will list all "active" accounts found under your client number(s). The printout contains account numbers for the client and agency, debtor name, date of referral, date of last payment (if any), balance referred, and current balance due. You may receive this report on an as-needed basis, or it can be included in our monthly (or quarterly) automated report function.

Actuarial Reports

Here you are given a twelve-month overview of the progress of your accounts on a monthly basis. Included in the statistical breakdown and comparison are the dollars referred, number of accounts referred, average balance referred, amount collected, number of paid in full accounts, active account totals, closed account totals, and the percentage collected for each month.

Trust / Remittance Report

The Trust report accompanies our remittance on accounts collected each month, displaying the previous month's accounting for all accounts paid on. Listed on the report is the debtors name and account numbers, date of payment, balance left open (if any), and two columns which act as a balance sheet showing paid to agency and paid to client. Summary totals are included at the end of the report for at-a-glance results.

Custom Performance Reports

Through our on-system program called IMS Query, we can produce reports from virtually any keyed criteria in an account. Available for your specific needs, reports can display what you want included, and be broken down by a variety of time frames and conditions. You can discuss your particular needs with an agency representative to determine what reports will be right for you.

*Report samples are available upon request.

Intercept Management Program



The Intercept program has become one of the most powerful management tools to enhance the collection industry. Fully programmable to handle the most difficult custom letter series and the perfect solution to "no phone" accounts.

Intercept handles accounts even after they have been skip-traced through conventional database and cross-reference programs. When most agencies would close the account, intercept keeps working to obtain information that will help us reach the debtor.

Through a series of programs linked together, the account will be cross-referenced against the National Change Of Address (NCOA) database every six months looking for a new address to reach the debtor. This can go on for more than two or three years, exhausting EVERY possibility to collect your revenues.

Also made available through Intercept is that extra effort rarely found in a collection agency. When an account is considered to be not collectible, it would usually be closed. However, with Intercept we can plug the account into a letter series program (even one specific to your accounts), and the program will continue to work the account.

United We Collect, Inc. makes every effort to recover the maximum value of your bad debt accounts in the most professional and ethical manner possible. Intercept provides for the customizable collection services our clients have sought after, and removes the possibility that an account will receive multiple letters in too short a time frame. We can create, edit and alter customized programs for your accounts at any time to suit your specific needs.

Automated Digital Systems



Voice Interface Collector-II

VIC-II provides a non-web based alternative to those accounts that may be uncomfortable submitting their payment information online, and would prefer to just set up a pay plan without the anxiety of speaking with a representative. We find this is common with our elderly patients, who don't want to key their credit card or ACH bank information online, and have no desire to "discuss" the account.

The debtor, by simply using the keypad on any touch tone phone can contact our office, make arrangements on their account, verify debtor information, and update the account status and promise information. It's fully automated and effective, and can be included in any of our collection programs from pre-collect to second placement accounts.

Debtors have found that negotiating with an automated system saves them from the embarrassment they may feel during a direct human contact, this assists us in generating returns on those accounts that would otherwise "avoid" discussing the account over the phone. Once the account establishes an arrangement with VIC-II, they can either receive a payment book to manage their payments, or elect to receive text message reminders as the due dates arrive.

VIC-II certainly doesn't reinvent the collection industry, but does provide that seamless ability for many consumers to pay through an IVR. It's just one more way we make available in our system to capture more of your recoveries in a manner the debtor finds the most appropriate for their needs.

Predictive/Power Dialing Systems



Complete Dialing Solution Integration

Predictive dialing systems have become an integral part of the collection industry, and a prerequisite of those creditors seeking a proposal from a collection service. The productivity of a single collector is multiplied nearly five times what it was before predictive dialing system.

The VIC III Predictive Dialing system, developed and supported by DAKCS Software Systems, is a direct connection to our database. As a result, we have the flexibility to change the given data being worked quickly and efficiently with no loss of production. If our client calls, and requests a particular group of accounts be given a special campaign, it can be implemented right then!

VIC III is also capable of providing pre-arranged messaging functions. Even small balance accounts receive telephone contact where many agencies can't afford to utilize a dialer to contact them. Your accounts are completely covered and worked through every avenue available.

Within a messaging campaign, we can even custom design a particular message for your accounts. Based upon your client number, the program will leave the predetermined message as designed by you and our management staff.

The enormous output and flexibility of this dialer will provide for the highest level of service and full account coverage available in today's collection industry.



Rapid Configuration & Reporting

Client Services Portal



Account Updates

Access our systems via the Internet to obtain updates on your accounts. If you need to verify that an account is paid, you won't have to call, leave voicemail messages, or play phone tag to get your answer. Simply access our servers through a pre-assigned login, and you will have your answer faster than ever before.

On Line Auditing

United We Collect, Inc. has always maintained an open door policy with our clients, and you are welcome to stop by our offices at any time. Many clients perform their audits by coming into the office to review the accounts. Now you have an alternative to a long trip to review your accounts.

With the ability to access our systems through your Internet Service Provider, you can audit your accounts without even leaving your desk. Audits are very important to our clients, and now they're easier and more convenient than ever, saving you time and expensive travel costs.

Placements

Your accounts can be dropped into our collection management system with the touch of a few keys at your own office. Accounts can be transferred to our system via both the Internet and modem connection. If you are long distance to our facility, the Internet will provide download capability without the long distance charges. Your system administrator may even be able to automate the placement process to further minimize the interruption to your work time, especially if conducted through overnight processing.

Payments

You can log into the Client Services Portal and post payments received in your office directly to the appropriate account. Our internal cash-posting department will review the postings prior to actual transaction processing to ensure accuracy, and correct collector credit is in place.