



# At last! A proven way to prevent collection problems



### It's a simple fact.

Nothing's more frustrating than providing patients with meticulous care, then having to chase after them to receive payment.

If *you* are tired of writing off unpaid patient balances, or paying outlandish fees to collection agencies, you should know about a unique solution that's just what you're looking for.

ProfitGUARD from American Credit Bureau.

### The ProfitGUARD difference.

ProfitGUARD is NOT a collection agency. In fact, it's designed to help you manage your accounts receivables so they never have to be turned over to a collection agency or be written off as bad debts.

When you put the power of ProfitGUARD to work, cash flow increases and year- end profits soar. In fact, we guarantee it!

### You get a 100% money-back guarantee!

We're so sure that ProfitGUARD will make money for you that we make this unconditional guarantee of satisfaction. Anytime within the first (60) sixty days, you may cancel your membership in ProfitGUARD and get a 100% refund of your set up and monthly fees. **You don't risk a penny!**



### Features and Benefits of ProfitGUARD

- ✓ Increase monthly cash flow
- ✓ Collect past due balances without paying a collection percentage
- ✓ Blemish credit reports
- ✓ Locate patients with bad addresses
- ✓ Staff trained and supported by professional collection experts
- ✓ Protect your receivables for seven years
- ✓ Obtain credit reports
- ✓ Bureau will send money-producing warning letters
- ✓ 100% of all monies collected paid directly to you
- ✓ Control the entire collection process
- ✓ Increase yearly profits
- ✓ Prevent collection accounts
- ✓ Identify problem accounts in the early stages
- ✓ Unlimited access to a recovery coach
- ✓ Ongoing training and informational updates



You'll see this a lot more when you put ProfitGUARD to work.

### And understand clearly: It's 100% Guaranteed . . . I'll Take All the Risk!

As President and CEO, I am so confident that you'll be so impressed with your collection results, that I'm willing to put my money where my mouth is. At any time within the first (60) sixty days, you may cancel your membership and get a 100% refund of your monthly fees. You can't lose. You can only win. Take our program for a 60-day test drive. Kick the tires and slam the doors; then you'll immediately understand how healthcare providers nationally are successfully increasing monthly cash flow and year end profits. **Register today!**



Martin Ferrell  
President & CEO  
American Credit Bureau

### It's easy to find out more.

**Just pick up the phone and give us  
a call at (800) 750-9422.**

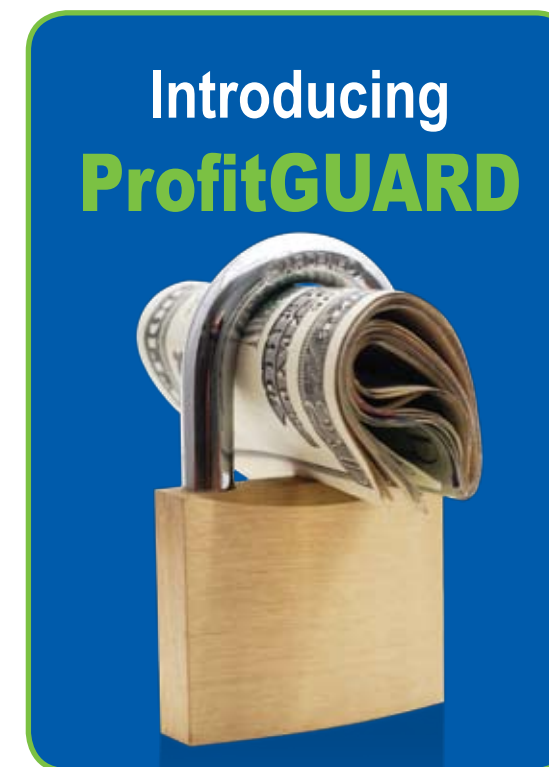
We'll be happy to tell you more about how ProfitGUARD, from American Credit Bureau, can start making money for you. And with no risk of any kind.

Opportunity is knocking. All you have to do is open the door.



1200 North Federal Highway, Suite 200 Boca Raton, FL 33432 (800) 750-9422 Fax (800) 361-3888  
www.americancreditbureau.com info@americancreditbureau.com

# Protect Your Most Valuable Asset. Your Receivables.



## Call (800) 750-9422 today!





## Accounts Receivable is a huge asset of your practice.

The trouble is, Accounts Receivable is all too often treated as an after-thought. If you're concerned about an ever-increasing past-due AR balance or a decreasing collection percentage, this area needs to be examined. And carefully.

In fact, now more than ever, the collection of self-pay balances has become a critical issue faced by Receivables Managers. In today's challenging economy a practice simply can't afford to be reactive to the challenges that receivables present. A medical practice must now take a much more proactive approach . . . which is where ProfitGUARD from American Credit Bureau comes in. It has the comprehensive tools, training, and support needed to build a healthier, more profitable practice.

## ProfitGUARD. A closer look.

ProfitGUARD consists of three powerful, cost-effective components that are literally guaranteed to increase cash flow and year-end profits.



### 1 ProfitGUARD . . . Comprehensive Accounts Receivable Evaluation

Our comprehensive evaluation is designed to identify any areas that need to be addressed before the account becomes a collection problem. The second part of the review places all the accounts in the proper recovery stage. Take a look at just some of what the Comprehensive Accounts Receivable Evaluation provides:

- ✓ A review of current financial policies, patient sign-in procedures, contract documents, and disclosure statements
- ✓ A review of current credit-approval policies including credit approval for services rendered, and verification of patient information
- ✓ A review of current payment methods for credit card processing, check acceptance, and payment-plan arrangements
- ✓ A review of current invoicing procedures, payment reminder policies, and past-due notices
- ✓ A review of current accounts receivable aging to identify problem accounts
- ✓ Upon completion of the Comprehensive Accounts Receivable Review, recommendations will be made to bring problem accounts to acceptable aging levels and procedures will be recommended to better manage your receivables
- ✓ Ongoing quarterly reviews of the Accounts Receivable is a check and balance procedure that ensures that the process is being implemented correctly by keeping accounts within acceptable aging guidelines and identifying potential problems.



"In the past 40 or so days we have been working with American Credit Bureau, we have seen our 60-day collections go from about \$6,800 outstanding down to about \$900."

*Michelle Araujo,  
Small World Children's Dentistry*



"Routinely, we have patients calling after receiving your letters and making payment arrangements to avoid being reported to the credit bureaus."

*Dr. Ronald Cohen*

### 2 ProfitGUARD . . . Certification Training Program

The purpose of the certification is to ensure that the Office Manager/Patient Account Manager has a comprehensive understanding of the collection philosophy and process.

We offer training and the certification of your Office Manager/Patient Account Manager in the following disciplines:

- ✓ Creating an effective financial policy
- ✓ Assessing credit risk
- ✓ Preventing Accounts from going delinquent
- ✓ How to use credit reports
- ✓ Prioritizing past due accounts
- ✓ Writing an effective collection letter
- ✓ Making an effective collection call
- ✓ Understanding bankruptcies, divorce decrees and probate
- ✓ Establishing a realistic payment plan
- ✓ Locating missing patients
- ✓ Proper dismissal of a patient
- ✓ Understanding local, state, and federal guidelines for collections
- ✓ New patient contract procedures

Additionally, when you take advantage of the ProfitGUARD Certification Training Program you'll be invited to attend FREE quarterly Webinars. The variety of topics discussed will be of an informative nature designed to help your practice more efficiently manage your receivables and keep you up to date on any changes in compliance issues.



"We have been very impressed with the assistance American Credit Bureau has provided. One patient owed \$2,319 and paid in full after receiving your warning letters. Our cost was less than \$10.00."

*Bryan Cichon, DDS*



**Call (800) 750-9422  
for more information  
with no obligation.**

### 3 ProfitGUARD . . . Escalation Strategies

ProfitGUARD Escalation Strategies are designed for implementation in the collection process on accounts 60 to 90 days past due — before they become a serious problem!



**IMPORTANT:** We emphasize prevention by putting tried, tested, and proven strategies in place before service is rendered.

However, once an account becomes 60 to 90 past due it is imperative that you immediately escalate the recovery process. As a member, you'll have access to some of the industry's most powerful collection tools. You're in total control.

#### Have a patient with a 90 day past due balance?

Simply authorize the Bureau to send their specially worded, money-producing letters on their official letterhead, to that patient. Just sit back and watch the checks come in! The money is paid directly to you. The best part — you don't owe any commission to the Bureau or anyone.

#### Have a patient that refuses to pay?

You will be able to have a hard blemish recorded on that patient's permanent credit files with Equifax, Experian and Trans Union. This blemish is there for all to see and will help protect your receivable for up to seven years.

#### Have a patient with a past due balance that moved and did not leave a forwarding address?

Now locating a missing patient is easy. Just send us a simple address request form and we'll search hundreds of the nation's largest databases and send you the new address within 24 hours. We find the new address more than 85% of the time.

#### Have a patient requesting a payment plan?

Now you can avoid establishing a payment plan with a patient that has the resources to pay the entire amount in full simply by requesting a credit report. The credit report will show you the financial strength of the patient and allow you to make an informed decision. Not extending credit to patients that have the ability to pay will help increase monthly cash flow and year end profits.