

# Interactive Debt Management:

## Prevention

Historically, third-party collections have had a vested interest in large volume placements to sustain their business model. Interactive Debt Management is an alternative approach to accounts receivable management, where a robust Prevention phase has been designed to assist your efforts to reach account resolution prior to outsourcing. While AFCS provides traditional collection services, we have integrated the latest telephone messaging technologies that empower business office managers minimize bad debt write-offs.

### **Interactive Voice Response (IVR):**

AFCS uses the power of its advanced telephone messaging system to assist business office managers expedite insurance claims and/or make payment arrangements to satisfy self-pay balances prior to outsourcing.

Featured Components



## Program Features

### **Pre-recorded Telephone Messaging with an Operator Assistance Option**

Working with your office, we produce professionally recorded messages integrated into telephone campaigns used as either a stand alone service, or in conjunction with our Operator Assistance Option to contact guarantors, verify insurance billing information and request a call to their insurance carrier to determine the reason for payment delay.

### **Guarantor-assisted Claim Resolution**

During their return call, your representatives will verify insurance billing information and resubmit their claim if necessary or, when the information is correct, ask that they contact the carrier to obtain a status and reason for payment delay.

### **Guarantors Initiate Payment Arrangements**

Campaigns used when the account balance has just transferred to self-pay will promote return calls from guarantors "to discuss their account in your office" and will be a great opportunity to make payment arrangements.

## Benefits and Outcomes

- Targeted campaigns will produce immediate results; such as reducing the number of days outstanding.
- Avoid high contingency fees on resolved accounts before they would otherwise be classified as bad debt. Prevention activities have proven to lower costs, increase cash contribution, and free resources for reallocation.
- File submissions on Friday will yield results (i.e. payment arrangements) as early as the following Monday.

**About AFCS:** At American Financial Credit Services (AFCS) you get the advantage of fully integrated interactive technologies supporting online bill payment, internet client access to view accounts, state-of-the-art power dialing, hands-free skip tracing, electronic remittance and electronic funds transfer just to name a few. To schedule a consultation, please contact 1-888-317-2327.

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