



The LINCOLN LOG

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LINCOLN LOG

EDITORIAL POLICY & OBJECTIVES

The LINCOLN LOG magazine is published four times annually by the AAHAM ILLINOIS CHAPTER to update the membership regarding chapter and national activities as well as to provide information useful to health care administrative professionals.

Opinions expressed in articles or features are those of the author(s) and do not necessarily reflect the views of the Illinois Chapter. AAHAM, the NATIONAL AAHAM organization or the editor.

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Steve Dennis, CPAM
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ILLINOIS AAHAM President's Message Bill Carlson

Illinois AAHAM Members:

The older I get the faster time seems to get away from me and the longer my "to do" list becomes. I have amended my "list" recently and it includes spending more time with family and friends. I hope you all have had an opportunity to relax and spend lots of quality time with your family and friends this year.

Your Illinois AAHAM Chapter has been busy as well. I hope you were able to attend our Fall Education Meeting in Bloomington as we had a great turn out and informative presentations from our payer representatives. My "Thanks" to Cheri Lockhart and the planning committee for their work in making this meeting a tremendous success.

The National Executive Board elections have closed and the results were officially announced at the **Annual National Institute** in Scottsdale in October. My "Congratulations" to our own Board Chairman John Currier who has been elected Treasurer. Best wishes to John with his new position on the National Executive Board.

Your Illinois Chapter Board of Directors elections have been completed as well and the new Board for 2010 - 2011 will be announced and installed at our ASI in December. My deepest "Thanks" and appreciation go out to our current Board members who have done a tremendous job in guiding the chapter over the past two years.

Mark your calendar for our **Annual State Institute, December 3-4**, at The Chateau in Bloomington. We have a great agenda in place including presentations from Day Egusquiza, Jeanne Scott and Toni Hatch as well as guests from the National Executive Board.

Our congratulations to Josh Carlson, this year's recipient of the Illinois AAHAM Scholarship. Josh is the son our Treasurer Veronica Modricker and is a senior this year at St. Ambrose University in Davenport. Josh is completing his degree requirements and enjoying a very successful college career. Illinois AAHAM is proud to be able to help Josh with his education.

Please take a few minutes to review the list of our Corporate Partners in this issue of the *Lincoln Log* and on our web site at www.illinoisaaaham.com. Please thank and support our Corporate Partners for their generous financial support of our chapter.

I hope you all enjoy this issue of our award winning newsletter. Thanks Steve!
Best regards and I'll see you in Bloomington -

Bill Carlson, CPA
President - Illinois AAHAM



ILLINOIS CHAPTER

2009 - 2010 Corporate Partners

The Illinois AAHAM Chapter would like to thank our Corporate Partners for their continued support and dedication to the Chapter. Their partnership and generous financial support enable us to provide quality educational and networking opportunities throughout the year.

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For additional information regarding the Illinois AAHAM Corporate Partners program please contact Cheri Lockhart, 1st Vice President at clockhart@essex1.com



EDITOR'S CORNER

Award Winning eZine
2003, 2004, 2005, 2006, 2007, 2008 & 2009

Welcome to the **Fall 2009 Edition of the Lincoln Log!** Healthcare reform takes center stage across the nation. The Senate begins debate.....where does your Senator stand? Regardless of your politics, take time to stay informed.

The ANI was great, as always, and the Lincoln Log was recognized with a 1st Place in the National Journal Award competition. My thanks to **Al Staidl** for the great photography, to **Doris & Veronica** for the help brainstorming article idea's, to **Bill Carlson** for his eye for detail and to **Shelly Dennis** for her help with the page composition for the **Lincoln Log**. Without your help there would be a very different LL.

As you know I'm stepping down from the board and as editor. New opportunities arise and it's time to pass the LL on to a new board. I'm sure they will take it to a new level.

Your feedback is critical to the success of the chapter and to AAHAM as a whole.

If you have an idea for an article, written a article or heard a great speaker, let me know.

Want to help to help put an edition together, but not sure what it takes? My cell phone is 217-553-4902.....**No Experience Necessary!**

The Lincoln Log is an ever evolving tool and we want to stay on top of making it an interesting and effective eZine.

HOT TOPICS

1. **Healthcare Reform** - Have you shared your views with your senator or congressman?
2. **RAC** - Illinois prepares for Medicare RAC
3. **Certification** - Demonstrate your knowledge. Get certified this year!
4. **Membership** - Have you invited anyone to join?



Steve Dennis, CPAM
Sjdx2@yahoo.com

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FINANCE NEEDS TO SIT AT THE HEAD TABLE

That was the title of an article in the May issue of HFM Magazine by Edward J. Giniat. It has little to do with this article but the title is very appropriate.

On Tuesday, May 12, as I sat in a motel room in Mt. Vernon and found that the Cub's game was not on the cable system, C-SPAN was carrying a replay of the meeting of the U.S. Senate Finance Committee hearing on Health Care Legislation. It went on for three hours and was very interesting on several levels.

In attendance were Senators from at least nine states such as Washington, Oregon, Montana, Iowa, Arkansas, New Mexico, and Delaware. Only two more urban states were there, Michigan and New York and Senator Schumer appeared to be on hand only long enough to ask one innocuous question. Even though the senators were from mostly smaller states, there were very heavy hitters; notably Senators Baucus and Grassley.

The panel included three university professors from Massachusetts; MIT, Harvard and Brandeis. There were panelists from the American Enterprise Institute, the National Business Group on Health Policy, the Center for Science in the Public Interest, the Urban Institute, the AFL-CIO among others. I was able to note only one health related business the Lewin Group. Many were addressed as "doctor" but I think that was probably PhD not MD.

You may be figuring out the title. There were no representatives from AAHAM (not too surprising), HFMA, the American Hospital Association (more surprising), the American Collectors Association, trial lawyers and the American Medical Association (unbelievably surprising). In other words, the new rules in health care are going to be written with neither finance nor medicine at the head table, maybe not even in the room.

USA Today carried a picture the following day of a group of nurses with their backs turned to the committee. On their backs were signs that read..."stop AHIP! Pass Single Payer". Nurses weren't at the table nor were the insurance companies. AHIP incidentally is an organization of health insurers.



They discussed how to pay for providing health care to all. It was generally accepted that the plan would have to make health insurance provided by employers a taxable benefit. Senator Baucus contended that the exemption from income taxes might not be totally repealed but Congress could cap the amount of the benefit that was tax free and may set an income limit so the exemption would not apply to high-paid employees.

The point at which an employee may be “high-paid” could create some interesting problems in passing the legislation. The representative of the AFL-CIO opposed this point. The members of the older unions receive some of the finest benefits and they are well paid. If the income limit is too low, these union members would be grouped with their management and others such as hospital employed physicians in bearing a large portion of the cost of health care for all.

There have been mentions of income tax increases for higher wage earners. Again physicians would be in play. This would turn out to be a double-edged sword, because limiting physician payments was also strongly mentioned.

Bundling of services, in other words, not paying for services that are not proven to be cost effective in most cases, was frequently mentioned. New taxes on soft drinks and higher taxes on alcohol and cigarettes were other ideas.

Many new ideas and a fast track to the final legislation (the Obama Administration is pointing to a July 31 goal) make it imperative that those of us in finance demand a seat at the table now. If you don't have a relationship with your Congressman or Congresswoman, start now. Begin following the legislative process and sending your opinions off to them soon. Hopefully, the leaders of our organizations are already demanding a role in shaping the new health care policy.

There are several articles available to get you up to speed on what is happening in Washington DC. James Whicker had an excellent article in the last issue of the Journal of Health Care Administrative Management and the Eye on Washington Column by Chad Mulvany in the last issue of HFM are both good. You can read Senator Baucus' white paper on healthcare reform at finance.senate.gov/healthreform2009/finalwhitepaper.pdf. It is nearly 100 pages but many consider it close to what the final result will be.



John McGlasson - Pro-Com Services of Illinois, Inc
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2nd Vice President IL AAHAM
Legislative Chair

ILLINOIS CHAPTER RECOGNIZED



**Lincoln Log Takes
1st Place**

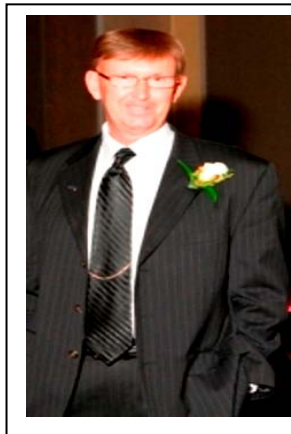
National Journal Award
2001, 2002, 2003, 2004, 2005, 2006,
2007, 2008, 2009

Steve Dennis, CPAM



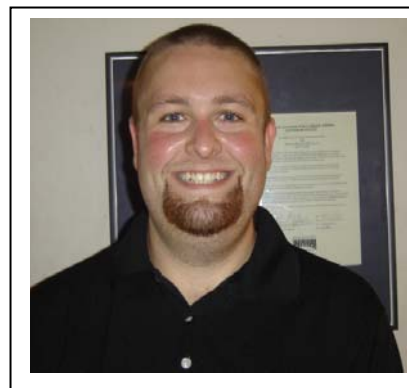
**Elected To the
AAHAM National Board**

John Currier, CPAM
National Treasurer



**AAHAM
Scholarship Winner 2009 ANI**

Josh Carlson
Son of Veronica
Modriker





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Being a Proctor

AAHAM Professional & Technical Certification Programs are a key component of our organization. The educational component is extensive beginning with the Study Guides. Combined with Coaching Sessions from the local chapters all applicants will find a wealth of material to assist them in their journey.

There are many people that help make the program work, including, coaches, graders and proctors. We thought we'd give you a little "behind the scenes" look from a Proctor's view. We asked Lisa Loyd from Memorial Medical Center in Springfield a few questions about her experience as a proctor for the 1st time in 2009.

- *What advice do you give perspective applicants about their preparation for the test?*

Study! Don't rush or skim over the material. The questions are taken directly from the study guide(s).

- *How did the system work for you when it was time to get everyone signed on?*

The system worked very well. It was organized and I think that having proctors log the student into the website and the testing helped create a relaxed atmosphere for the examinees.

- *Was your communication with National AAHAM a good experience?*

Yes, very much so. Communications were very timely and informative as well.

- *What did you do to calm or encourage the applicants who were taking the test?*

Talked informally with them, asked if they had any questions about the material before we logged into the system and reminded them that they could go at their own pace during the assigned testing time. I was honored and very happy I could congratulate those that passed the exam and earned his or her CPAT/CCT certification(s).



➤ ***Being a Proctor cont.***

What did you do during their exam?

Monitored each student for signs of difficulty with the website and I personally logged into the AAHAM website to look at the educational opportunities that I could take advantage of. And I also checked my own number of CEU's.

➤ ***If there was anything that you think could have been improved in the process, what would this be?***

I feel that being able to proctor a small group of examinees keeps the process professional yet a bit less informal so each feels that they will be able to have immediate assistance if he or she experiences trouble/difficulties during the exam. To me, this helps to keep the stress each examinee may feel reduced. Taking the CPAT or CCT exam is stressful enough, why add to that?

➤ ***Would you do it again, if asked?***

YES! Most definitely!

Thanks to Lisa Loyd from Memorial Medical Center Springfield for sharing her thoughts on proctoring.

Thanks to Doris Dickey, CPAM & Veronica Modricker Certification Co-Chairs for developing questions and feedback for this article

Steve Dennis, CPAM
Editor Lincoln Log

***Thinking about certification?
Contact Doris, Veronica or any
board member.***



CERTIFICATION PROFESSIONAL FAQ'S

CPAM
CCAM

Sample questions for Professional Certification/Credit & Collections (Answers in Bold)

The Bankruptcy Code applicable to businesses only is:

Chapter 11

A court's erasure of the debts filed for bankruptcy by an individual debtor is called a dismissal.

False

An RFP (request for proposal) for a collection agency should include the following items: (know at least 10)

**Financial Stability
Bonded
Good Reputation
Good Public Relations
Good Business Hours
Collection efforts consistent with Fair Debt Practices Act
Well trained/knowledgeable staff
References
Remittance promptness
New account acknowledgements
Reporting capability
Medical collection/billing expertise
Compliance Plan in place
Client ability to conduct audits
Client ability to look at account activity/notes on line
Policy of taking no legal action w/out client approval
Cost of pre-collect letters
Membership in National Trade Associations**

An emancipated minor is responsible for his/her own debts:

True

For more information, go to the national AAHAM web page (www.aaham.org), contact the national AAHAM office at 708-281-4043 or

**Contact the IL Professional Certification Chair
Doris Dickey, CPAM**



Certification News Important Dates Professional & Technical

CERTIFICATION - SIGN UP THIS YEAR!

November 2009 - Completed Results To Be Announced

- ✘ CPAT/CCAT/CCT exam

December 1st, 2009

- ✘ Registration Deadline for February 2010 CPAT/CCAT/CCT exam

February - 15th thru 26th

- ✘ Technical Exam - CPAT, CCAT, CCT

March 1st, 2010

- ✘ Registration Deadline for April/May CPAM/CCAM exam
- ✘ Registration Deadline for May 2009 CPAT/CCAT/CCT exam

2010 Annual Legislative Day, April 21-22, 2010

- ✘ @ the Liaison on Capitol Hill Hotel in Washington, DC.

April 2010 - To Be Announced

- ✘ CPAM/CCAM Exam

June 1st, 2010

- ✘ Registration Deadline for June 2010 CPAT/CCAT/CCT exam

AAHAM offers these certification
programs:
Professional - CPAM & CCAM
Technical - CPAT, CCAT, CCT



The Credit Card Accountability, Responsibility and Disclosure (CARD) Act

A BITTER PILL FOR HEALTHCARE PROVIDERS

Though few of us can remember what life was like without credit cards, a certain percentage of us may soon be forced to return to those bygone days. Thanks to the CARD Act, the popular commercial of the last century, "Don't leave home without it," may be more of an anachronism than we could have ever imagined.

According to many industry sources, restrictions imposed by the CARD Act on the credit card industry will hurt consumers more than it helps them.

Over the last 18 months, healthcare providers have witnessed first hand the financial stresses placed on their patients. Faced with a massive economic downturn and a doubling of credit card default rates since 2006, credit card issuers began tightening credit and raising standards even before the CARD Act was proposed. During the past year, issuers cut the number of issued cards by 82 million, or 19%, while also slashing credit limits by \$721 billion. Even more dramatic, the number of new cards issued decreased from 4.7 million in June 2008 to 2.6 million in June 2009.

Credit tightening strategies will become even higher priorities for lenders when the CARD Act takes effect. Because lenders will no longer be able to charge fees and higher interest rates to their borrowers with impaired credit, their yields will suffer. To make up for the shortfall, credit card issuers are expected to limit credit for existing borrowers, impose higher rates overall, and require larger minimum monthly payments to further reduce their risk.

How the CARD Act will Hurt Providers

- Lenders will reduce available credit to patients, only lending to individuals with good credit – many patients that used to pay with credit cards will no longer have that option
- Qualifying borrowers will face increased interest rates and larger minimum monthly payments – making them reluctant to use credit cards to pay for healthcare obligations
- Healthcare providers must seek alternative strategies such as internal payment plans or partnership with a third-party

Furthermore, only individuals with pristine credit (above 700 one industry expert predicts) will receive new credit lines, leaving people who might have gotten credit in the past out in the cold -- and often unable to pay healthcare bills. That means that healthcare providers will have to create viable repayment options, or partner with a lender that understands healthcare and can effectively lend into this market.

Healthcare providers like Florida Hospital readily attest to the benefits of planning ahead. As Coy Ingram, Director of Self Pay Management, notes, "We implemented a patient loan program in April 2007, making revolving lines of credit available to patients at all points of patient access and from the financial services business office. In the first 12 months, we qualified approximately 15,000 patients for the program, increased cash collections and significantly reduced bad debt write-offs."

Cedars-Sinai Outpatient Cancer Center implemented a similar program in mid-2006. According to the Center's Patient Accounts Manager, Dennis Hacela, "The program we chose was simple to integrate into our existing revenue cycle. It quickly reduced the number of accounts we had previously referred to collections and, most importantly, also increased patient satisfaction."

The CARD Act is scheduled to take effect in February, 2010. As the two previous examples illustrate, hospitals should be strategizing *now so that they are in a position to help their patients -- and also help themselves.*

About the author: Mitch Patridge is CEO of the San Diego based CSI Financial Services.

mpatridge@csifinancial.com

How the CARD Act will Help Patients:

- Increases in interest rates will only be allowed in certain situations
- Limitations on penalties relating to late fees
- Restrictions on low annual percentage rates that change unpredictably
- Tighter regulation on late billing practices, which will make it easier for consumers to pay on time



**2009 - 2010
MEETING SCHEDULE & SITES**

RESERVE THESE DATES FOR ILLINOIS AAHAM

Save the Dates

**2009 Illinois Chapter
Education Meetings**

Illinois AAHAM ASI
December 3-4 2009
Bloomington IL
The Chateau

SPRING MEETING
MARCH 11th (Thursday) 2010
At the Par-A-Dice Hotel
EAST PEORIA IL

**For more information contact: ILLINOIS CHAPTER - AAHAM
Bill Carlson 563-242-2586 or 319-230-4488
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Lincoln Log Notes Network

Congratulations

Steve Dennis, CPAM
1st Place Journal Award Winner 2009
Editor 2008 - 2009

John Currier, CPAM
National Treasurer
2010-2011

Links to Illinois US Senator's
Websites

Dick Durbin
<http://durbin.senate.gov/>

Rolland Burris
<http://burris.senate.gov/>

What? 2010 AAHAM ANI
When? October 6-8, 2010
Where? Marriott Harbor Beach Resort & Spa
Fort Lauderdale, FL

Start Making Your Plans!

Congratulations!
to the
2008 - 2009
Officers & Director's

RAC in Illinois

Effective When?

Now

Are you ready?

Congratulations to the 2008 - 2009 Elected Officers and Directors

Chairman of the Board
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2008 - 2009 A A H A M O F F I C E R S & D I R E C T O R S

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APPLICATION FOR NATIONAL MEMBERSHIP

NAME: _____ TITLE: _____

EMPLOYER/ORGANIZATION NAME: _____

PRIMARY ADDRESS: _____

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PHONE: _____ FAX: _____ LOCAL CHAPTER: _____

E-MAIL ADDRESS: _____ WEBSITE: _____

HOME ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____ HOME PHONE: _____

How did you hear about AAHAM? Colleague Publication Website Other: _____

If referred by AAHAM member, please give name: _____

Membership Type: National Member Student Member

NATIONAL MEMBERSHIP - The fee to become a National member is \$175. If you join anytime between July 1st and August 31st, the dues are \$140 for the rest of the current year. If you join between September 1st and December 31st, the fee is \$210 for the rest of the current year and all of the following year.

STUDENT MEMBERSHIP - The student membership fee is \$50. If you join between July 1st and August 31st, the pro-rated dues are \$35, and if you join between September 1st and December 31st, dues are \$65 (for 15 months of membership). To qualify for student membership you must currently be taking 6 credit hours per semester. Student members receive all the benefits of membership with the exception of voting, eligibility for professional certification, and cannot be a proxy for a chapter president at any national board meetings.

PAYMENT OPTIONS

For Credit Card Payment: Amex Visa MasterCard

Card Number: _____ Exp: _____

Name as it appears on card: _____

Signature: _____

Billing Address, if different from above: _____

For Check Payment:

Please make checks payable to AAHAM and send application with your payment to:

AAHAM Membership
11240 Waples Mill Road, #200
Fairfax, VA 22030
AAHAM Tax ID: 23-1899873

Please allow two weeks for processing after your application is received at the national office. Dues are not tax deductible as a charitable contribution, but may be as a business expense.

Please note: Membership is on an individual, not institutional, basis and is non-transferable.

YOUR PAYMENT TOTAL:

NATIONAL DUES: _____

LOCAL DUES: _____

TOTAL ENCLOSED: _____

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Certification • Compliance • Leadership Development • Networking • Advocacy Cutting Edge Training + Nationally
Recognized Certification = Improved Performance



Local Chapters: AAHAM has 38 chapters throughout the US and India. Local chapters offer you more opportunities for education and networking. Please see the listing of local chapters below to help you decide which chapter you should belong to along with your National membership

Name of Chapter	Geographic Location	Chapter Dues	Please Check the Appropriate Codes in Each Category Below
Aksarben #01	Nebraska	\$0.00	<p>Years in Healthcare: <input type="checkbox"/> 0-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> 11-20 <input type="checkbox"/> 21-25 <input type="checkbox"/> 25+</p> <p>Certification: <input type="checkbox"/> CHAM (NAHAM) <input type="checkbox"/> CHFP (HFMA) <input type="checkbox"/> FHFMA (HFMA) <input type="checkbox"/> CHCS (ACA) <input type="checkbox"/> Other (please list)</p> <p>Employer Type: <input type="checkbox"/> Vendor/Corporate Partner <input type="checkbox"/> Billing <input type="checkbox"/> Collection Agency <input type="checkbox"/> Consulting <input type="checkbox"/> Outsourcing <input type="checkbox"/> Software/IT <input type="checkbox"/> Provider <input type="checkbox"/> Law Firm <input type="checkbox"/> Other (please list)</p> <p>Position: <input type="checkbox"/> President, Administrator, Executive <input type="checkbox"/> Director, CEO <input type="checkbox"/> Partner, Principal, Owner <input type="checkbox"/> CFO/Controller, COO, CIO <input type="checkbox"/> Vice President <input type="checkbox"/> Assistant VP/Assistant Administrator <input type="checkbox"/> Director, Manager, Supervisor <input type="checkbox"/> Technician <input type="checkbox"/> Clinical <input type="checkbox"/> Academic <input type="checkbox"/> Other (please list)</p> <p>Responsibility: <input type="checkbox"/> Accounting <input type="checkbox"/> Administration/Operations <input type="checkbox"/> Admitting/Access <input type="checkbox"/> Audit <input type="checkbox"/> Benefits <input type="checkbox"/> Budget <input type="checkbox"/> Compliance <input type="checkbox"/> Business Development, Sales, Marketing <input type="checkbox"/> Information Services/Technology <input type="checkbox"/> Managed Care <input type="checkbox"/> Medical Records <input type="checkbox"/> Medicare/Medicaid <input type="checkbox"/> PFS, Patient Billing & Collections <input type="checkbox"/> Reimbursement <input type="checkbox"/> Third Party Administration <input type="checkbox"/> Other (please list)</p>
Greater Florida Buccaneer #03	Tampa/Orlando, Florida area	\$40.00	
Carolina #04	North & South Carolina	\$30.00	
Evergreen #05	Washington State, West of the Mountains	\$30.00	
Gopher #06	Minnesota	\$40.00	
Hawkeye #07	Iowa	\$0.00	
Hawthorn #08	Missouri	\$35.00	
Illinois #09	Illinois	\$25.00	
Inland Empire #10	Washington State, East of the Mountains	\$25.00	
Keystone #11	Central Pennsylvania	\$25.00	
Maryland #13	Maryland	\$20.00	
Mountain West #14	Utah	\$25.00	
National Capital #15	Washington, DC	\$25.00	
New Jersey #16	New Jersey	\$35.00	
Northern California #17	Northern California	\$40.00	
Western Reserve #18	Ohio	\$0.00	
Northeast PA #19	North East Pennsylvania	\$30.00	
Northwest PA #20	North West Pennsylvania	\$40.00	
Rocky Mountain #21	Colorado	\$40.00	
Pine Tree #22	Maine	\$15.00	
Rushmore #23	North & South Dakota	\$0.00	
San Diego #24	San Diego, CA	\$20.00	
South Florida #25	Southern Florida	\$20.00	
Southern California #26	Southern California	\$0.00	
Virginia #27	Virginia	\$25.00	
Philadelphia #29	Philadelphia, Pennsylvania	\$35.00	
Cactus Wren #30	Arizona	\$25.00	
Mid-York #31	New York	\$55.00	
Tennessee #32	Tennessee	\$30.00	
Georgia #33	Georgia	\$30.00	
Connecticut #34	Connecticut	\$35.00	
Three Rivers #37	Pittsburgh, Pennsylvania	\$30.00	
Texas Blue Bonnet #40	Texas	\$50.00	
Indiana #42	Indiana	\$25.00	
Wisconsin #44	Wisconsin	\$25.00	
Chennai #49	Chennai, India	\$0.00	
Louisiana # 51	Louisiana	\$20.00	
Mumbai #52	Mumbai, India	\$0.00	

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