



When To Make Phone Calls

A Special Report by Debra Moorhead
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Because I do a lot of speaking about collecting money, I frequently get the question of when is the best and most appropriate time to make collection calls.

Most states now have laws regarding specific times that telemarketing and collection calls can be made, however, most of these laws exempt companies calling on their own clients. I get around it by simply calling people during reasonable hours. I never call after 9 PM, but I will call on Sunday if I have to and I will call before 8 AM *if* I know the person is an early riser and leaves early for work. I try every day until I get in touch with them and I do use the "Nearest relative not living with you," phone number on occasion. You do make sure every patient fills in this information and you do have it on your registration form, right?

If for any reason I cannot get in touch with the person by phone then I am forced to resort to letters so I make them short and sweet.

Dear Mr. Smith:

Your account balance of \$500 is long past due. I have tried 12 times to reach you by phone. If you have a problem with the services you received from Dr. Jones you need to let us know immediately. Otherwise, we expect your payment within 10 business days from the date of this letter.

Mr. Smith, we would like to take care of this matter with you personally, but if we do not hear from you by [insert a date that is 10 business days away] we will file small claims action against you.

Sincerely,

This usually works. But if it does not, I do one of three things. If it is a small amount, under \$100, I write it off and put a flag on their account to collect prior to seating next time. I will also usually require a deposit and estimated payment for that day up front as well. They have proven that they are not responsible and can't be trusted.

If the amount is \$100 to \$500, I turn it in to my collection agency, which for the past 5 years has been Statewide Credit Association, Inc. in Indianapolis. They work the accounts and are worth what you pay them.

If the amount is over \$500, or if I feel I need to set an example, I file a claim in court. This is not as big of a deal as most Dentists think it is. We're afraid that we will be seen as predators going after the poor people who have no money. Actually, that is not the way I was treated at all. We are in a very small town and the people who work in the courthouse were appalled one time when I turned in a claim. They couldn't believe the person didn't pay their bill and were in full support of me. There's another caveat also – the law is on your side here. You performed a service. If the receiver doesn't pay – it's theft of services. Period. The judge will support you with very few questions asked. So don't be afraid to take an account to small claims court.

I hope you have enjoyed my article. What you have read is just a small part of the advice I give in my work consulting individual Dentists and their teams.

If you are having trouble with your current system of collecting money, you may be in the situation where you qualify to be one of the handful of new clients I will work with in the next 12 months.

But I've found through experience that there's only one way to be sure, and that is to have a short conversation on the phone.

In our conversation, I would ask you to tell be about your practice goals and experience, so I can assess whether this training is appropriate for you and your practice.

The initial conversation is no charge.

Just like you, my time is limited, but I would enjoy discovering if my advice can help you accomplish your goals and have the impact it has for my clients.

To find out about my availability for a no-charge, no-obligation conversation, please call my office at (606) 748-1570, or send me a short email at Debra_M@alltel.net

Thank you . . . I am looking forward to speaking with you.

Sincerely,

A handwritten signature in black ink that reads "Debra Maxhead". The signature is written in a cursive style and is underlined with a single horizontal line.