How to Script a Call for Co-Pays

with your Customer Service and Delivery Staff

There are a few preamble that we all must understand before we begin to develop our script. We must be a RESOURCE to our customers.

**Responsibility:** The patient has the responsibility to pay this to us upon service. We all know every physician’s office has that sign posted that “*Co-Pays must be paid at time of service*”. **WE ARE NO DIFFERENT**

**Empathy:** We must always communicate empathetically with the patient or family member.

**Service:** The Service that they will receive will be **EXCEPTIONAL**

**Options:** You must have clear payment options with details that are explained clearly before the time of discharge and at the time of set up to either the patient or family member. I would recommend a family member if at all possible.

**Understand:** Understand their Mindset. Put on the mind of the patient and or family member we are talking with. “NO ONE”, wakes up and decides to be on Medical Services. This is not something they planned. They are ether still in denial or great fear, because they now have to go home on Medical Equipment. We must put their Mindset on before we engage.

**Respect:** Treat each individual you are entrusted to care for with Respect. Their financial situation may not be terrific and we must respect what they can afford. This takes balance from both sides.

**Commitment:** Our Commitment must be to pursue the Co-Pay and have a plan to get this if we are not successful at the time of the setup

**Encouragement:** We must encourage the patient and family members that not only will our services be exceptional, but that we are the professionals and it is our job to care for patients needing Me.
When do we talk about Co-Pay?

We need to engage our Customer Service and Service Technicians to create our Co_Pay Scripts. After all they are the ones that are going to be talking to the patient or the family member.

First, when do you talk about Co-Pay?

1. When we call to confirm the discharge from the Hospital or facility.
   a. We must be sensitive to the timing of this
   b. Ask to speak to a family member
2. Order of the conversation
   a. Introduction
      i. Who we are
      ii. Who we are with
      iii. Explain why we are calling
      iv. What we intend to do and serve them
   b. Get any information you need from them
      i. Time and Date of Discharge
      ii. Any special directions to get to their residence
   c. What our intentions are
      i. Type of Equipment
      ii. Service and Care
      iii. Time and Date of Delivery
      iv. Any other instructions
   d. Now move to Medical Insurance Coverage
      i. Clarify First
         1. Insurance that you have
         ii. Let them know that you have verified insurance already
         iii. Explain to them that this is similar to a Doctor’s Visit
            1. Where they will have a Co-Pay
            2. Give them the dollar amount
            3. Ask them how they will pay for this at set up and
               a. Share with them the payment options
         iv. Clarify ALL of the Previous information and remind them about the Co-Pay
3. If we talk to the patient again before discharge go over items C and D. Ask them if there is anything else they would like to share with you.
4. When the Delivery Technician gets to the home, they should follow the same process 2a, 2c, Instruct them on the Equipment, then 2d
What is in our Script

(1) A script should be incredibly short. Too much information at this point may be confusing. Be balanced and have their Mindset.

(2) It needs to instantly involve the listener. This can be done with a credibility statement or with a quick, appealing statement of purpose.

Example: Mrs. Smith we need to talk a bit more about your Payment Responsibility...

(3) It needs to be written down. Without a document you'll be less aware of what is working and what isn't. A written script enables you to make notes and corrections and to capture winning improvisations that leap out, unexpectedly.

(4) It needs to prompt the listener to adopt our position, here it is specifically Co-Pays and that they are responsible to pay. They must feel that they have "chosen to buy" instead of "being sold". They will be more committed.

(5) It needs to be something you, as a Customer Service and Delivery Technician, understand and believe in. The question to ask yourself, if you were getting services like this would you expect to pay your portion?