

NINE PHRASES

medical providers love to hear

By CHM member Rhonda Barfield



1 How are you today?

If my wait time is long, I try to start the phone conversation with something like, "Busy day, isn't it?" or "I bet you can hardly wait for the weekend." I smile and use light humor to help keep the discussion relaxed and positive.

2 I want to start paying this bill as soon as possible

I use this phrase because it gets representatives' attention and proves to them that I'm serious about payment. Sometimes my family's bills have totaled tens of thousands of dollars and I could only manage \$10 a month while waiting for Christian Healthcare Ministries' reimbursement check to arrive. Providers appreciate some kind of monthly installment, even if it's small.

3 What do you suggest for a payment plan?

Most providers have a formula they use when calculating monthly payments. I hope to get them on my side by learning what they expect. Garage sale shoppers do this all the time when they ask, "How much do you want for this?" In the same way, inquiring about the "payment plan price" makes representatives more open to negotiating.

4 Would you consider...

Once I know what the providers expect, I counteroffer. For example, a few years ago a representative insisted I make a \$400 monthly payment. I explained that with all of our bills, I could only pay half that amount and asked if she would consider it. She agreed.

5 I'm calling to check on my status.

Our family has sometimes qualified for financial aid, but it can take a while to get approval. Our local hospital, for example, has been very generous but often neglects to notify us when they've endorsed our financial aid application. I've learned that it's smart to call often and make sure the process is moving forward. Providers appreciate it, too.

6 Just to verify what you've told me...

Representatives take notes on phone calls, and I do, too—including names, dates of service and my calls, and other important details. I end the call with a recap of what we've discussed. Restating the conversation is beneficial to ensure that you and your Provider are in agreement and understand what each other are communicating to make sure there is no confusion.

7 I'll keep you updated about CHM's sharing time

I remember a time when I faced a delay in CHM bill sharing time because my provider sent an inaccurate bill. I kept calling the provider about once a month, assuring them that I was aware of the situation and was ready to pay once the problem was resolved. They were understanding because, in the past I had always paid on time as promised. They knew they could trust me.

8 I'll call again when I know more.

Many of my local providers have granted the same discount as my city's hospital, but it can take two or three months for the discount to appear on the hospital's invoice. In turn, this has delayed my ability to get a discount from an ER doctor. I've often asked their representative to wait to hear from me. I put it on my calendar to call them again when I have the information they need.

9 Thank you for your help.

I always tell representatives that I appreciate their assistance. My goal is to end the conversation positively, partly to keep the lines of communication open. I also have another goal. Jesus said, "Do unto others as you would have them do unto you." This applies to the way we treat those who work in customer service, too.

Medical providers' representatives deal with many challenges. However, by using affirmative phrases, we can share the love of Christ with those who have tough jobs. The results often benefit members in gaining better discounts and lower payments. Furthermore, showing kindness promotes a positive image of Christian Healthcare Ministries. It's a winning play for everyone involved.

Editor's note: For more information on interacting with health care providers, including a letter from CHM that you can download and give your providers, visit chministries.org/providerinteraction and chministries.org/providerletter.