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Sent: Monday, March 28, 2011 4:35 PM
To: kdulaney@alliancecollectionsservice.com
Subject: News from Alliance Collection Service, Inc

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Alliance Collection Service, Inc. Newsletter

"Information you can use"

888-764-3449 www.alliancecollectionsservice.com

February 2011

Issue: 50

[ACSI "A company large enough for what you need, small enough for what you want."](#)

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A Word Of Inspiration



Basically Not Training

Take a quick look around the workplace today. Can you tell the difference in those who train themselves in their craft and those who are content with barely getting by? Sure you can.

Today, more than ever, most of our society is "happily" dependant on others to take care of them while they slack. "The visible Church" has a very similar problem, and it causes lots of confusion among unbelievers. The Bible calls such people "weaker brothers". Some of them are newly reborn, and that is understandable; but, some of them are year old Christians who never got off the milk, and for their

**Welcome to
Alliance Collection Service, Inc.**

THE BILL COLLECTOR AS GOOD GUY"

by Jerry Ashton - CFO Advisors, Inc. -
sideArm.com

It appears that we have all been gifted with front-row seats in the stirring movie, "Global Financial Meltdown." Riveting, wouldn't you say?



If there were to be an Academy Award ceremony for the debt collection industry for our key supporting role in the economic meltdown, there would also have to be a category for "Best Guy (or Gal) in the Role of Bill Collector."

Of the hundreds of thousands of people in the debt collection world, I wonder how the candidates would be selected. Most aggressive? Greatest number of dollars collected in a Quarter? Largest numbers of files closed? Volume of phone calls made? Most/fewest countersuits and/or FTC complaints created?

Could anyone laugh (in the participating audience of debtors, that is) if "Good Guy" was determined to be the title most applauded and sought after? The answer, in this present economy and an environment in which more than 400 lawsuits were filed against collection agencies and creditors the first half of January this year and almost 14,000 lawsuits filed in 2010, is surely "yes."

For those in this industry, this is not a laughing matter.

Any scenario showing a "Good Guy" bill collector - if public perception rules - would have to be located under "Fantasy." Why, then, are collection professionals allowing this perception to prevail? How has the game been rigged so that only the bad guys are noticed?

In this admittedly fictitious night-of-stars scenario, let me offer a candidate who just might turn the audience around - Steven Gan. Steven is President of Stellar Risk Management Services, Inc. in Northbrook, Ill. He titles himself, rightly, as a commercial credit insurance specialist and credit risk management consultant, but bone-deep, a bill collector.

there is no excuse. 1 Timothy 4:7 commands all Christians to "train yourself in Godliness". It is time those who claim to have a relationship with the Almighty God, through Jesus Christ, actually have a relationship with Him, and not live out their faith through their pastor or Godly friends; because in the end, God either knows you or He only knows of you.....and there is a world of difference my friend.

Live free in Christ,

Judge Kevin Crook

HEALTHY TIP



Everyday Heart Health Tips

If you're not convinced about the need to develop an exercise program for your life, you can at least try following some of these tips in your everyday routine. Take advantage of any opportunity for exercise. Try some today.

*Take the stairs instead of an elevator or escalator at school or the mall. Just start with one flight. Soon, you'll be ready for two.

*Park your car at the far end of the parking lot. The short walk to and from the store or school helps your heart.

*If you ride a bus or subway, get off a stop before your destination. Walk the rest of the way.

*If you can, spend a few minutes of your lunch break taking a stroll around the campus grounds. It should help you stay awake after lunch.

*Think of housework as an extra chance to exercise. Vacuuming briskly can be a real workout.

*Mowing the lawn, pulling weeds, and raking leaves are chores that can be done yourself as a chance to exercise.

*If you have a dog, think of the dog as an exercise machine with fur. A brisk walk with the dog is good for both of your hearts. Make it a part of your daily routine.

*If you have a family, schedule an after-dinner walk. Make it quality time.

<http://www.fi.edu/learn/heart/healthy/tips.html>

How did I come about choosing Steven for his performance as "Good Guy" when there are certainly so many of you to choose from? That, in itself, may be instructive...especially for others in the industry who work so hard to be noticed (read: appreciated and paid well).

First came across Steven via Social Media. Or, he came across me when he read an earlier blog of mine for insideARM.com. It was a controversial piece, if I remember, and his was a lone voice of balance and respect. Balance and respect. Now, that's notable in itself.

He didn't stop with a simple remark on the blog column - he then sought me out as a connection on LinkedIn and then accepted my invitation to join my non-public group, Finance Wisdom 3.0. I am always pitifully grateful for the attention, and was motivated to begin researching Steven and his background.

Career professional? Check. Certified Credit Executive? Check.

What moved Steven into the "leading contender" for the interview, however, are the above-and-beyond notches in his belt.

His body of work includes the additional history of having been a corporate controller, earning an MBA, and qualifying as a CPA. Do not forget that he qualifies for the "foreign" category, having lived in Japan for 15 years - 12 of these as president of his own firm, Advance & Associates. That firm was the first company to create and implement the before and after sales total credit risk management product line system in Japan.

Another check - out of that experience came a book he wrote (did I mention he was fluent in Japanese?), "The Blue Eyed Debt Collector, His Struggle," which sold over 20,000 copies there.

More checks to his credit - degrees, foreign travel, multi-lingual and entrepreneurial. However, these accomplishments do not guarantee the award of "Good Guy." Decide for yourself. Let me now invite the Academy (subscribers to insideARM and members of the ACA, I would think) to listen in on my PWRNradio.com interview with Steven.

As an informed voter, keep a pen handy to note the differences that set Steven apart in this industry. After you hear his views on debtor treatment, alternative approaches to collect, avenues offered for payment, and his complaints about the industry, would you - as a member of the "Academy" - vote for him, or her?

Social Media and Collections



I have been in the collection game for longer than I care to admit. This is not because I am ashamed of what I do, but that I don't want to show my age. I'm not a kid anymore, but I still like to play with kids' toys.

One of the big "toys" that have emerged recently is social media websites, such as Facebook and Twitter. Amazing a little idea from a Harvard student to create a small community of social connections to that University has exploded into what it has become today. I remember how I laughed at people when it first made its rounds, and I swore I'd never have one of those things. Now, not only do I have one, but my MOTHER does! We are talking about a lady that had never been on a computer a few years ago. Now she is updating her wall, posting pictures, and keeping way too close tabs on me these days! So keep all this in mind when you are posting things on your Facebook. Mom is probably watching, and, if the truth is told, many other people are too.

Creditors are starting to look for people on these sites. They create fake profiles and send friend requests to gain access to your personal data. If you don't set your information to private they can access your data without even being your "friend". It's a good idea to check your privacy settings and make sure these are set properly. It's also a good idea not to put too much personal information out there because of identity thieves. It's sad that we can't have little, worry-free guilty pleasures like Facebook, but we must protect ourselves at all times.

On the flip side, you can use these sites to your advantage. More and more companies are looking up people on Facebook to find new information, see if they're truly "broken" as they claim, or if there is a picture of them with their new corvette saying otherwise. Some employers are looking on Facebook to better judge someone's character based on the type of pictures and what all they post on their wall. All in all, have fun on these sites, but it's best to always use a little caution before you hit the send button!

Tony Palmer
Director of Collections
Alliance Collection Service, Inc.

Featured Article

question I might ask you, as a member of this august group. If there were an evening of bright lights and acclaim for superior performance in debt collection - would you and your body of work enable you to make your way up to the podium? The collectors in your firm? Really?

the envelope, please...

ermalink:

<http://www.insidearm.com/opinion/the-bill-collector-as-good-guy/>

Alliance Collection Service Continues Record Growth

During a bad economy, the general public tends to think that a collection agency could make tons of money. Quite the opposite is actually true. When the economy heads south, volume to agencies does tend to skyrocket; however, the recovery percentage of the accounts faced plummets. This causes a great deal of stress on collection agencies across the country.



When the downturn began, it was reported that there were over 500 collection agencies in the United States. We at ACS realized that the economy was about to cause many agencies to close their doors or to sell out to larger companies. We were right. The number of agencies today versus just eighteen months ago has dropped dramatically.

The leadership at Alliance planned to be successful during the tough economic times. With that planning and strategy, we are pleased to report another record year in 2010. It just goes to show you that, even in tough times, a good plan is worth the effort and we will see you through.

Our clients have been able to see a rise in recovery percentages. They also have enjoyed a lack of debtor complaints, which in most areas of the U.S. are a big problem when recovery percentages go down and a debtor is hearing from multiple agencies. The tactic used by most agencies is to be more aggressive, even brutal, in an effort to capture what few dollars are out there. Their



Medicaid Changes Require Improved Eligibility Screening

The Affordable Care Act has made it possible for roughly 10% of the country's uninsured patients to become eligible for healthcare coverage under state Medicaid programs. That could mean as many as 23 million people will be added to Medicaid rolls.

A new educational report from HFMA, *Preparing for Shifts in Medicaid Coverage*, provides the action steps providers can take to protect their bottom line during this change. The report is sponsored by Emdeon.

There is the danger that rising numbers of Medicaid patients will threaten margins. Hospitals may have to make do with lower per-procedure or per-patient Medicaid payments. Safety net and teaching hospitals may face reductions in disproportionate share and graduate medical education funding. In addition, Medicaid programs characteristically are complex and slow to pay.

Halifax Health, the largest healthcare provider in east central Florida, is preparing for the expansion in Medicaid by strengthening its registration methods, particularly screening for third-party payment eligibility.

A member of Florida's Safety Net Hospital Alliance, Halifax Health is one of about 20 hospitals that care for nearly 60 percent of the state's Medicaid enrollees. "We already have a very active program for identifying any patients who would not have any type of third-party coverage, whether through a local charity or victim's compensation fund, Social Security disability, or Medicaid," says Arvin Lewis, chief revenue officer for Halifax Health. Now, the health system is focused on building this program, which in 2008 shifted \$34 million in charges from self-pay to Medicaid and in 2009 raised that number to \$46 million.

"Many patients, even those who qualify for Medicaid, do not sign up for all of the third-party payment programs that are available to them," says Lewis. "So we are continuing to try to assist in identifying these opportunities. It's good for patients, it's good for the hospital, and it's good for the community. After all, whatever programs we can identify that people are qualified to receive will ultimately improve payment. And payment is necessary for the hospital to continue to support its mission of care."

Halifax Health is combining internal and external resources to strengthen third-party payment eligibility screening. Its revenue cycle team works side by side with clinical staff, social services professionals, and government program

thinking is that if they can intimidate the debtor more than the other agency, then they will get the only money the debtor has to offer.

Jeff Chambers, President of ACSI, and Tony Palmer, Director of Collections at ACSI, think otherwise. Debtors in the U.S. are smarter than they were 20 years ago. They know that they don't have to participate when an agency is abusive. That is why the approach of Alliance is so effective. A debtor responds to our being kind to them much faster. They tend to appreciate the respect and that shines a good light on our client.

The Federal Trade Commission reported over 92,000 complaints last year generated by collection agencies. Our industry led the complaints filed by a huge margin. We are happy to report that Alliance wasn't responsible for even ONE of those complaints.

We believe that 2011 will be another record year for us. Our clients will continue to see us stretch our imaginations to bring more valued services to them in an effort to help each client succeed in their goals. We truly appreciate all of you, and, if you aren't a client of Alliance, isn't it time to look into a better way of collecting your bad debt? Give us a call today to discuss how we might provide you a truly unique service and help you to breathe a little easier each day.

Ken Dulaney
Director of Sales & Marketing
Alliance Collection Service, Inc.
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CONSUMER PROTECTION

2010 and 2011 has seen an increase in consumer protection laws regarding credit cards, and banking services. While the new rules brought upon by the Credit Card Act, Dodd-Frank Act, and the newest Federal Reserve regulations provide increased disclosures to consumers, there are also important loopholes and protections every credit cardholder should be aware of.

Here are 7 tips you need to know.

1. Carry cash or debit for small purchases

The Dodd-Frank Wall Street Reform and Consumer Protection Act allows retailers and other merchants to set a minimum purchase amount for credit card transactions. "The minimum purchase amount must not exceed \$10 and does not apply to transactions made with a debit card," Visa explains on its website.



specialists to uncover new and existing eligibility, complete and submit applications, and track cases from inception to resolution.

Read the full report, *Preparing for Shifts in Medicaid Coverage*.

<http://www.hfma.org/Templates/InteriorMaster.aspx?id=24>

Alliance Collection Service Offers More



At ACSI, we pride ourselves in providing a necessary service without risking our client's good name by treating debtors with respect and dignity. We have added a number of services over the years and continue to build on a great foundation made possible by great leadership and great clients.

ACSI provides: Contingency Collection Services

Pre-paid Collection Services (No minimums)

Skip Tracing

Legal Services

National Credit Reporting

Expanded Reporting on Demand

Trending Reports

Training Seminars FREE (on-site or online)

Online Account Access FREE

Secure Account Placement FREE

Digital Call Records FREE

Hot Topic Research

Personal Service (No automated answering system to drive you crazy) and much more.

Give us a call today at 888-764-3449 and experience a transparent and stress free collections process. Or, visit

our website at

[Click here](#)



In the past, some merchants imposed credit card minimums on customers, but did so in violation of card network rules. Vendors can now set a \$10 credit card minimum without fear of penalty.

Avoid this potential restriction by always carrying at least \$10 or a debit card in your wallet.

Under 21? Know the new rules for getting a credit card

Under the Credit Card Accountability, Responsibility and Disclosure Act of 2009, or Credit CARD Act, if you're under 21 years of age, you must have either sufficient income or assets, or a co-signer to get a credit card. Issuers aren't required to offer a co-signer option, however. Bankrate.com surveyed some of the major card issuers recently and found that some don't permit co-signing.

Before submitting an application, check with the card issuer to find out what the policy and procedure is regarding applicants under the age of 21.

Save the credit card agreement summary

In addition to the credit card agreement itself, new cardholders must receive a one-page agreement summary, as required by Federal Reserve regulations that took effect July 2010. This summary should highlight the key terms of your contract. File it away for future reference.

Watch for changes to existing accounts

Under the CARD Act, issuers must provide notice of certain changes to accounts 45 days before they take effect. For instance, issuers must give 45 days' advance notice before increasing the required minimum payment. The law doesn't require advance notice of all changes, however. Changes that don't have to be announced ahead of time include credit limit reductions and account closures.

Certain changes you can opt out of, such as increases to fees that were disclosed in the account-opening table. To allow for response time to an undesired change, open mail from card issuers immediately.

Use credit cards you don't want to lose

Though the Credit CARD Act banned issuers from charging inactivity fees, nothing prevents an issuer from shutting down an unprofitable account or reducing the credit limit. As our 2010 study of credit card fees shows, a number of card issuers close accounts if they go unused for too long.

While there are no guaranteed ways of preventing an unwanted shutdown, it's smart to regularly use credit cards you want to keep. Pay in full to stay out of debt.

Watch for your FREE credit score if rejected for a credit card or loan

Thanks to a provision in the Dodd-Frank Act, you will soon have the right to see your credit score - for free - if the lender or company has rejected your application or approved you for a higher rate because of your credit report or score. The creditor must send an adverse action notice containing the score used against the consumer, which means that you might even see a credit score not sold to consumers, such as FICO 8 scores.

of Jan. 1, 2011, access to free credit scores may broaden. New risk-based pricing rules take effect that require creditors to inform applicants in certain cases that they didn't qualify for the best terms. An exception to that requirement is if the creditor provides a free credit score disclosure to anyone who applies. In other words, if the lender opts to provide free credit scores to all applicants instead of just to applicants who receive bad news, you may get a free credit score just for trying to open an account.

Make a payment plan if you have credit card debt

If you have balances on multiple credit cards, use a pay-down strategy to reduce your debt. One effective approach is you make larger payments on the card with the lowest balance, and minimum payments on all other cards, so that smaller debts are paid off more quickly.

Jennifer Hamby, Executive Vice President of My Credit My Future, has worked in the financial sector since 1996. She is dedicated to educating consumers on financial education and responsibility. Having worked in mortgage banking industry, Hamby realized the need for financial education that was informative, not easy to understand and attainable. Partnering with both Junior Achievement, and Tennessee Jump\$tart, in providing financial education, she opened her eyes to the tremendous benefits in providing financial literacy and resources for consumers to aid in making better financial decisions.

Who CARES?

My mother is as sharp as any 65-year old out there. She taught school for 35 years and helped run a household with three kids under her feet most waking hours. She has accomplished a great deal and continues to enjoy the daily satisfaction that comes with a life of service to others. However, she can't be brought very low by a routine trip to her pharmacy. Let me explain.



My mom has been on Medicare since November of 2010. She suffers from a dangerous combination of ailments that most people only survive for a short period. She has been living with three major diseases for more than 15 years. Our family knew that her transition from private insurance to Medicare would be tricky. As it turned out, the most frustrating thing wasn't Medicare itself; it is how she has been treated while going through these changes.

I have witnessed, on more than one occasion, staff members at a particular pharmacy look right through her when she asks a basic question. For one prescription, she made 6 trips to the pharmacy before it was properly filled and accurately billed to her Medicare prescription plan.

ow, I understand that everyone is working harder with less staff. I
ow how busy these places can be. What baffles me is that she never
d this problem when she was on private insurance. It is like she has
ssed over into some phantom zone and became invisible. My
ustration grew to the point that I had to intervene. She hates it when I
this. It is embarrassing to her, and it makes her feel as if she can no
nger handle her own problems. I get that. What I also recognize is that,
thout my insistence on some basic customer service, she would join all
the other elderly folks who get overlooked and under-appreciated. In
is particular case, it seemed acceptable to marginalize someone
cause of the complexity of Medicare issues.

um in the process of convincing myself that this was an isolated
cident. I hope that turns out to be the case. As healthcare professionals,
e must all strive to take extra care of those people who may be a little
der and a little less confident in their decision-making. A few
ditional minutes to help them understand their circumstances may be
inconvenience for us, but it makes a world of difference to them.
ey rely on those of us with the answers. They look to doctors,
armacists, insurance providers, and medical staff to help make their
es a little less complicated.

don't think this problem is isolated to healthcare. However, because
ost elderly people I know have a schedule that revolves around trips to
e doctor, it is the wheel that screeches out for the most grease. I look at
as a blessing that I am in a field that can potentially make a positive
mpact, not just my mother's life, but other folks in the same situation. If
e fail to recognize the importance of slowing down and taking the time
lend a hand in this area, we have no one to blame but ourselves when
e same thing happens to us in a few years. The clock is ticking for us
l.

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