Alliance Collection Service, Inc
Newsletter

December 2013

MISSION STATEMENT
ALLIANCE COLLECTION SERVICE, INC.

Our mission is to be the very best at what we do, to provide services to our clients that are high in quality and reasonable in cost and to do it right the first time, every time.

Jeff Chambers
President

Warning: All creditors in U.S. to be impacted by CFPB rules coming soon

Posted on December 3, 2013 by Martin Sher

The entire credit and collection world will more than likely be turned upside down starting in 2014. If you’re a creditor in any industry from banking to healthcare, pay close attention to this blog. New rules on how you do business are coming your way, and soon.

The Consumer Financial Protection Bureau (CFPB) will be issuing their new rules for credit and collections some time during the first half of 2014. It’ll affect every person and every business of any kind in the credit and collection industry. Creditors who were excluded from the Fair Debt Collection

WORDS OF INSPIRATION

“A Gospel Centered Christmas Challenge”

Before you begin to make your Christmas plans to hustle and hustle about and spend more money than you make, may I lay a challenge...
Practices Act of 1977 will be front and center this time. Everyone, let me repeat, everyone in the credit cycle will be included either initially or eventually. This will ultimately include hospitals, and large and small medical practices.

The Advanced Notice of Proposed Rulemaking (ANPR) from the CFPB came out on November 6 and allowed for a 90 day period of comment from consumers, creditors, collectors, vendors, collection attorneys, government officials, or anyone else in the United States wanting to be a part of the discussion and public record.

I would suggest that you peruse this link from the CFPB as soon as possible.

It's 114 pages long. My suggestion would be to first take about 10-15 minutes to look to see how it's organized and what type of questions are asked. One thing you'll notice are some very good questions that encompass most all of the issues of the credit and collection industry. I'd give the CFPB an A on the questions. It demonstrates that they've done a good job identifying issues. Of course the concern will be the answers to these questions, and thus the rules. Some of my concerns are:

...Will the answers make sense for all parties involved?

...What will be the cost and complexity of the regulation and the true cost to the consumer?

...Will credit accessibility be compromised by new regulation?

...After the initial 90 day comment period is over, will the CFPB take the necessary time to fully vet the rules to all parties affected?

...Most importantly, will the CFPB provide the leadership to have just one set of rules for creditors and collectors to help eliminate frivolous lawsuits, make compliance accomplishable and sensible, and enforcement fair and centralized?

The CFPB has a huge opportunity to simplify the credit and collection industry by its actions. The CFPB's power is unprecedented, and the oversight is limited. My prayer is that they seize the moment and make it right. I do believe that people should pay their just debts. I also believe that everyone at every level should be treated compassionately and with dignity and respect.

If you're a creditor and a member of a trade association, please forward the link to your trade association and ask them to coordinate their comments from their members and forward to the CFPB.


Please feel free to comment on your concerns or suggestions on this blog. I will make sure they get forwarded.

Martin Sher, Co-CEO of AmSher Collection Agency and a past president of ACA International, is the author of the Collector’s Pledge. Hundreds of thousands of collectors all over the world have signed this unique document committing to treat people with dignity and respect. AmSher is known as the collection agency that collects with compassion.

- See more at: http://amsherblog.com/2013/12/03/warning-all-before-this-christmas-season/
Are You Covered?

In some ways, we live in a scary world.

A war is going on half a world away, but it affects all of us. With unsettling regularity, natural and unnatural calamities strike our countries and communities. Terrorists have destroyed buildings and lives; planes occasionally fall from the sky; evil people have given "hate mail" a new meaning.

It seems that every fall, hurricanes devastate another southern coastal city, and every other year, an earthquake "shakes, rattles, and rolls" our West Coast structures. Fires and floods often destroy neighborhood houses, winter storms leave us in the dark, auto accidents injure those we know, and pathology reports don't always come back as we had hoped.

Usually, upon finding out that one was injured or sick, or that they suffered property damage, we immediately ask, "Were they covered?" We are interested in whether victims had insurance, and sympathize all the more with those who did not. It multiplies the sorrow of misfortune if there is no "starting over" check.

Insurance companies provide a valuable service, and most of us have been wisely counseled by informed agents. They always advise us: "Take out plenty of coverage; you never know when you might need it." We don't like the premiums, but we are thankful for them if the coverage is ever needed. As our children begin their adult lives, we advise them to be sure to get a job that offers insurance as a benefit.

What we don't think about is the control we have in our day to day decisions that limit our risks. This can be the key to our personal and business lives. Are your careful in your day to day life, and are you careful with who you do business with? It is so important to align yourself with companies and people that have the same goals and values as you do for your own life and/or business. A vendor who doesn't share the same business ethics can warrant some much unwanted scrutiny. There are so many agencies out there to monitor complaints, and they seem to just be looking at big business, ready to strike, all in the name of the consumer.

I urge you to take a look at the vendors you do business with on an ongoing basis. If you find that they do a great job in protecting security, integrity, and focus on treating people the right way, then embrace that relationship. Protect it from other wolves in sheep clothing that offer a cheaper way to do it. I am a big believer in "you get what you pay for".

Cards by consumers has seen amazing growth since 2011 and according to the following projections, the use of the cards will continue to skyrocket.

- 2011 - $57 Billion was the estimated amount loaded onto prepaid cards.
- So far, there has been a 42% growth rate in this market.
- In 2014, it is projected that over $167 Billion will be loaded onto prepaid cards.

According to the bureau, the cards aren't just being used for gifts anymore. Many consumers are using them for direct deposit options, ATM withdrawals, as an alternative to checking accounts, and can even access account information online.

The CFPB recently launched a rulemaking process aimed at adopting the first-ever federal consumer protections for prepaid cards, as the cards do not currently have the same protections under federal law as debit cards linked to a checking account.

Business managers must continue to monitor payment methods made available to consumers in order to provide as many options as possible to keep bad debt accounts to a minimum. Prepaid cards are here to stay and we will likely be seeing more of them in our businesses as consumers search for new and innovative ways to make purchases.

Ken Dulaney
Sales & Marketing Director
Alliance Collection Service, Inc.
Now that I have brought the doom and gloom on everyone, I will leave you with a funny joke. A termite walks into a bar and asks, "Is the bar tender here?"

Tony D. Palmer
Director of Collections
Alliance Collection Service

Your Debt Continues To Rise

According to the Independent Journal Review in a recent article, the debt per U.S. citizen continues to climb.

The average share of total U.S. debt in the United States is $193,000 for each man, woman and child, according to a calculation of $56,016,701,192,365 in U.S. total debt by the National Debt Clock.

The composite figure combines all forms of debt. If one takes the current U.S. national debt of (approx.) $16.7 trillion (the U.S. Treasury has not been updating numbers for some reason), and divided that by the population of 313.9 million, that comes to $53,201 each person owes the United States government.

Future unfunded debt liabilities are currently estimated to be $125 trillion - somewhere between a range of $86.8 trillion and the mind-boggling $238 trillion reckoned by Harvard economic historian Niall Ferguson. That's somewhere between $256,000 and $758,203 each man, woman and child owes the U.S. government in the future - again, a reasonable estimate is $398,000.

However, that number is deceptive - in the sense that not everyone will live to see that debt paid off (remember also, that the U.S. also owes other nations around $3,000,000,000 in future interest on the debt or about $8,860 per person). That means our children will be paying most of Americans' way well into the future - and at an increasingly exorbitant cost.

Bear that in mind when the usual antics are traipsed out arguing why the debt ceiling needs to be raised and $16.7 trillion without doing anything to reform our unsustainable future debt liabilities.

Source: www.IJReview.com

Appreciation

One of the things in my life that frustrates me more than anything else is "lack of appreciation." When I sit down and actually record what makes my blood pressure go up most often and what causes me the most difficulty, 60% of the issues can be attributed to my feeling that someone doesn't appreciate something I have done.

I considered this as I saw the Thanksgiving well-

It's easy to get caught up in the chaos of the holiday season. Elaborate meals, gift exchanges, parties and shopping can be a hassle, but new research shows many aspects of preparing for and participating in holiday festivities have surprising, beneficial health effects. For example, singing Christmas and holiday songs, reminiscing about the good-ol'days and -even holiday shopping - can all boost health.

So while you're cooking, giving thanks and caroling this season, keep in mind these 12 ways in which you're also boosting your mental and physical health.

Reminisce about past good times ... to boost self-esteem and increase empathy.

Remember the good old days? Waxing nostalgic about the past is shown to increase empathy, boost self-esteem and increase feelings of charity, according to new research published in the Journal of Consumer Research (June 2012). People who become nostalgic around the holidays tend to excel at maintaining personal relationships, says Dr. Krystine Batcho, a professor and psychologist specializing in nostalgia at Le Moyne College in Syracuse, N.Y. "Nostalgia reignites feelings of belonging and a deeper sense of who you are in relation to your past and your relationships with others. The nostalgic spirit of the holidays can inspire us to emphasize the positive feelings of love, compassion and forgiveness that make life rich and meaningful."

Eat peppermint candy canes ... to soothe an upset stomach.

Peppermint is one of the healthiest holiday flavors with benefits that include antioxidant, anti-inflammatory and stomach-calming effects, says Dr. Shawn M. Talbott, a nutritionist and the author of The Secret of Vigor - How to Overcome Burnout, Restore Biochemical Balance, and Reclaim Your Natural Energy (Hunter House, 2012). "Even better than a candy cane, try a cup of peppermint tea, which creates an extraction of peppermint's volatile oils and polyphenols (antioxidants)." Researchers at Johns Hopkins University have shown that peppermint oils help prevent the inflammatory damage in tissues exposed to free radicals (molecules responsible for tissue damage). Scientists at the University of Melbourne in Australia found peppermint compounds powerful enough to fight serious gastrointestinal ailments such as irritable bowel syndrome (IBS).

Go shopping

Shopaholics, rejoice! Whether you're shopping for others or for yourself, regular retail therapy may help you live longer. A study from Taiwan published in the Journal of Epidemiology & Community Health (Feb., 2011) showed that...
wishes flow through my email and Facebook accounts. I thought to myself, “Where can I use this opportunity to self-reflect and become a better human being?” I will give you a hint, I can usually see a very clear comparison between how I am feeling unappreciated to how much I don’t appreciate others enough. That is, if I am honest with myself.

I recently heard a very wise man say, “It is impossible to be depressed when you are in the process of truly helping someone else.” I tested that statement, and it seems to be very true if I am doing it as an honest act of charity. It doesn’t work if I expect something in return.

The Christmas season has me thinking of another area where I have completely dropped the ball on being appreciative.

What if I loved my children so much that I created an entire world for them, made sure they had every opportunity to be happy based on their choices and wants, and even died for them to insure that they would have the option to spend eternity in happiness?

And then, what if they got too wrapped up in “getting things” to take the time to talk to me or to simply ask me for help or acknowledge my very existence? What if I only asked that they love me in return with no other strings attached? What if, (even if people throughout their lives had told them they had to jump this hurdle or through this hoop to earn my caring), I loved them unconditionally no matter what their station in life was, and they still rejected me or forgot me altogether?

I believe that would break my heart, especially if I had spent my life to make sure they had a good life. But I see, yet again, where I have done that very thing to the greatest father ever known: God. I can make all kinds of excuses, but the reality is that I have done a very poor job of appreciating what God has given me. I don’t appreciate my life, my family, my health, my wife, my children, my job, my friends, and all the little things I take for granted, enough. For that, I am sorry and pledge to try yet again to appreciate more and “thank” more.

And, I thank Him for all of you that have been a part of my life. From co-workers to family members, from clients to prospects, and everyone else that has played any part in my life. You have helped to make me a better person, a better human being, even though I have a long way to go to even be considered “decent”.

IS THERE A RISK in my writing this instead of something funny here? Yes, of course there is. I had a man ask me once, “If I know a guy is a liar and then see him weeks later carrying a bible under his arm, that offends me, and why shouldn’t I be offended? He is a liar, and he is trying to tell me to be a “Christian”. My answer is simple. He isn’t trying to push being a Christian on you. He is admitting he needs help with not being a liar, and that bible is the only resource that he can count on to be unapologetically honest with him about it and to give him some real answers on how to overcome shortcomings. “If you see the slightest change in him for the better, then why not give God a little credit? What could it possibly hurt?”

So, don’t think I am pushing anything here. Rather, I am admitting that I need to appreciate you more, as fellow human beings, and that I need to do more to help others. To me, if I can appreciate more, I am honoring those that make my life possible. To me, that is another great lesson in the Christmas story.

Sing holiday carols...
lower blood pressure. Can singing “Rudolph the Red-Nosed Reindeer” bring down blood pressure? Absolutely, according to a study published in Arthritis Care and Research (March, 2011). In the study, a woman with hypertension was scheduled for surgery but her doctors postponed the surgery due to her high blood pressure. By singing, she was able to lower her blood pressure far enough to allow doctors to follow through with the surgery. The same could work for you, says Dr. Joseph Cardillo, a clinical psychologist and the author of Your Playlist Can Change Your Life (Sourcebooks Inc., 2012). If you’re uncomfortable singing, however, it also works to listen to music alone or sing along. “Find what works for you, but typically songs with fewer than 100 beats per minute offer the most relaxing response,” says Cardillo. Test yourself using a home blood pressure test. Listen to or sing along to your chosen song for at least 12 minutes or until you reach the calmness you desire, and take your BP before and after.

Gather around the dinner table...
For healthier children.
If the only time your family gathers together for a meal is at the holiday season, you’re not alone. More than 40 percent of the typical American food budget goes to eating out, according to research from Rutgers.

READ THE ARTICLE

WOMAN OF DISTINCTION

We at Alliance Collection Service, Inc. want to take time out to recognize prominent women leaders who are making extraordinary contributions every day in their professions and communities.
Thank you for being clients of Alliance, friends of Alliance, or even a person considering using our service. Without you, we would not be here, and we try to keep that in the front of our minds.

May God bless you and your family no matter where you are, during this Christmas season.

Ken Dulaney
Sales and Marketing Director
Alliance Collection Service, Inc.

Medicare Secondary Payer Act Implicated in False Act Claim against Hospital

Roy Franco Blog, Medicare Jurisdiction, Medicare Secondary Payer News

When I speak about Medicare Secondary Payer Compliance, I am invariably asked the question about my knowledge of any situations where Medicare has enforced penalties under Section 111 of the Medicare & Medicaid SCHIP Extension Act, or otherwise successfully pursued a lawsuit against insurance companies, including self-insurance, for conditional payment reimbursement. My answer is always "no," and typically a collective sigh of relief is heard from the audience as there is the belief there is still time to get their compliance house in order. Even though I make it clear the Department of Treasury is pursing collections of conditional payments and that Medicare contractors continue to send letters demanding reimbursement for cases that were never reported, there are no specific lawsuits I can point to where Medicare has recovered against a casualty insurance plan or self insurance. Nonetheless, I came across a recent hospital settlement; underscoring the volatility of ignoring compliance, as whistle blowers under the False Claim Act (FCA) may more than make-up for CMS delay in such enforcement actions.

The False Claims Act (31 U.S.C. §§ 3729 - 3733) imposes liability on individuals and companies who defraud governmental programs. The law includes a "qui tam" provision empowering people who are not affiliated with the government to file actions on behalf of the government. Claimants, commonly referred to as "whistle blowers," can stand to receive up to 25% of the awarded damages, which can be trebled under this law. Click here for the False Claims Act: A Primer.

Last August, we sponsored a WCI breakout session at the 68th Annual Florida Workers' Compensation Conference featuring former Assistant U.S. Attorney for the Western District of New York, Robert Trusiak. Mr. Trusiak was the Affirmative Civil Enforcer (ACE) for the WDNV and responsible for the successful prosecution of hundreds of FCA claims over his 20 year career with the Agency. His discussion focused on the progression of the FCA claims that started against military vendors and moved on to pharmaceutical suppliers. He predicted such claims would soon be applied to Parties required to meet MSP compliance. It appears he was right.

READ MORE at www.FrancoSignor.com

Tiwana O’Rear

Ms. O’Rear has been married for 15 years to Kevin O’Rear and they have a beautiful five year old son named Aedan, and the family makes their home in Itwamba county.

Tiwana holds a Bachelors in Business Administration from the University of MS - Oxford, MS

VOLUNTEER ACTIVITIES include:


BUSINESS RELATED ACTIVITIES/ACCOMPLISHMENTS:


We at Alliance would like to thank Tiwana for contributing in such great ways to our great community.

Blakely Young
Alliance Collection Service, Inc.