



RGL ASSOCIATES, INC.

Building true quality partnerships.

[ENTER](#)

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Index

Mission Statement	3
History	4
Consumer Relations & Client Service	7
Centralized Business Office Outsourcing	12
Services & Capabilities	13
Collection Procedures	17
Quality Assurance	19
Technical Data	21
Data Security	22
Summary	24

We understand the unique requirements of working on your accounts. Our clients tell us that our dedication to quality and excellence in the way we handle accounts has consistently kept us a step above our competition.

Click on any heading to navigate to that section.

Our Mission is Simple:

Provide a strong Accounts Receivable Management Service that exceeds our clients' expectations. Develop a strong profitable organization through high efficiency and productivity so that we may further advance our people by providing better job opportunity, security and personal growth.

Lead by example maintaining high standards of morals and values, always encouraging integrity, honesty, and teamwork in a healthy work environment.

Realize that yesterday's success could be tomorrow's failure if we do not constantly search for a better way.

Our Goal is Clear:

To deliver on each Client's definition of the ideal agency relationship

- every single day.



Mission Statement

History

Consumer Relations
& Client Service

Centralized
Business Office
Outsourcing

Services &
Capabilities

Collection
Procedures

Quality Assurance

Technical Data

Data Security

Summary

History

RGL has been in the collection business since 1964. Our focus is on providing superior client service while using our “Positive Collections” approach with consumers. RGL Positive Collections is based on a non-confrontational approach built on cooperation, in contrast to the hard-line approach used by so many collection agencies. The importance of outstanding consumer relations is one of the keys to the RGL difference.

We are in full compliance with the Fair Debt Collection Practices Act (FDCPA), the Fair Credit Reporting Act (FCRA), and other State and Federal laws.

Our goal is to attain the highest possible recovery rate on those accounts referred to us for collection. RGL’s diverse resources enable us to apply sophisticated collection technology to your specific needs.

Mission Statement

History

Consumer Relations
& Client Service

Centralized
Business Office
Outsourcing

Services &
Capabilities

Collection
Procedures

Quality Assurance

Technical Data

Data Security

Summary



History

What Are Some Of The Key Components Of A Quality Partnership With RGL?

A Shared Vision...

It is our job to increase collections while enhancing your image through “Quality of Service”. Even excellent recovery rate will be undercut and diminished in value if the agency increases its client’s costs through inefficiency and increased administrative burden

– whether through managing consumer complaints, inaccurate reports, or poor client service. RGL defines a quality partnership by the total value we provide to our clients:

- Outstanding Patient Relations
- Responsive Client Service
- Efficiency and Accuracy in Communications & Reporting
- Total Compliance with All Contractual Requirements
- Highly Effective Data Security and HIPAA Compliance

Outstanding Consumer Relations

Unlike most agencies, RGL takes a counseling approach with your accounts. Our approach not only reduces complaints but also increases collections. When payment in full is not an option, we will work with the consumer, in a spirit of cooperation, to help them understand repayment options.

Working with the consumer leads to a dramatic increase in payments coupled with outstanding consumer relations.

Mission Statement

History

Consumer Relations
& Client Service

Centralized
Business Office
Outsourcing

Services &
Capabilities

Collection
Procedures

Quality Assurance

Technical Data

Data Security

Summary

History

Online Access 24/7/365

We believe in total transparency as a fundamental element of a true quality partnership. We give our clients online access to their accounts 24/7/365.

Outstanding Client Service

Our approach to client service is to provide you with a “Total Service Package” build around Your definition of the ideal agency relationship. We will work continuously with you to refine and enhance every aspect of our relationship, Our goal is to be “pro-active versus “re-active” in identifying areas for improvement.

For RGL, this is a core capability and an essential element of our corporate character that defines who we are as an organization. While our staff are all RGL employees, they know that they work for you.

Professional Associations

- American Collectors Association (ACA) International
- Georgia Collectors Association
- Healthcare Financial Management Association (HFMA)
- American Association of Healthcare Administrative Management (AAHAM)

Mission Statement

History

Consumer Relations
& Client Service

Centralized
Business Office
Outsourcing

Services &
Capabilities

Collection
Procedures

Quality Assurance

Technical Data

Data Security

Summary

Consumer Relations & Client Service

Consumer Relations: Courtesy - Consideration - Respect

Our clients (which includes their customers) are our number 1 concern. RGL has very high quality assurance standards to ensure we are in compliance with the Fair Debt Collection Practices Act (FDCPA), Fair Credit Reporting Act (FCRA) and all applicable state laws, while still providing outstanding customer service.

But Quality Assurance is not just about compliance. Long ago, we came to the realization that an agency does not collect more money by being confrontational with a consumer. We realize that there may be valid reasons that the consumer was referred to us for collections.

One of the responsibilities of a collector is to **"listen"**. We approach each consumer in a spirit of cooperation to help them understand their debt and to work closely with them to repay the debt. Our advocacy approach builds good will, and time and time again, has proven to result in higher recoveries as well.

That is the RGL difference.



Mission Statement

History

**Consumer Relations
& Client Service**

Centralized
Business Office
Outsourcing

Services &
Capabilities

Collection
Procedures

Quality Assurance

Technical Data

Data Security

Summary

Consumer Relations & Client Service

Client Service: Our Commitment To Superlative Client Service

Recognizing that quality of service is just as important as recovery performance, RGL begins with an in-depth analysis of each individual client's specific needs, requirements, and goals. Prior to first placement, we explore what each client, in a perfect world, would like to see from their agencies that they were just not getting. Armed with that information, we set about the task of organizing RGL around each clients' current and future needs. This is an essential element of our corporate culture.

Day-To-Day Communications

RGL's goal is to minimize the workload on your staff and keep consumer's questions, disputes, and complaints to an absolute minimum.

We believe in total transparency. Our clients never have to guess as to what is going on with any account. In addition to detailed reports, we provide clients with on-line access 24/7/365. Essentially, you have on-line audit capability at all times.

Building quality partnerships around each client's definition of the ideal agency relationship requires adaptability and change. One of the essential elements of our commitment to you is our established methodology and approach for continuous quality improvement.

Mission Statement

History

Consumer Relations & Client Service

Centralized Business Office Outsourcing

Services & Capabilities

Collection Procedures

Quality Assurance

Technical Data

Data Security

Summary



Consumer Relations & Client Service

Pro-active vs. Re-active Service

We have experienced great success by adapting a pro-active mindset to our approach to Client Service. Our team will maintain regular dialogs with your management team to discuss the quality of service they have received from RGL and address any potential areas for improvement.

Accountability

No matter how good we are – we believe that is always room for improvement. We have developed a proprietary system of organizational self-appraisal under categories such as:

- Client Satisfaction
- Use of Resources
- Competitive Performance
- Employee Morale
- Consumer Satisfaction and Complaint Prevention

Implementation / Execution

Execution is where the rubber meets the road. The success of a new client relationship relies on the quality of the plan and the people who will execute it. Our managers and staff are assessed on the key skills necessary to successfully implement and maintain change initiatives.

RGL views any implementation as a partnership. Continual communication between our staff and yours ensures that we stay on the same page with target dates, goals and understanding each other's processes and procedures.

Mission Statement

History

**Consumer Relations
& Client Service**

Centralized
Business Office
Outsourcing

Services &
Capabilities

Collection
Procedures

Quality Assurance

Technical Data

Data Security

Summary

Consumer Relations & Client Service

Client-Defined Success

Without a clear understanding of your definition of success, it is impossible to build a proactive, responsive service around your needs and requirements. One of the most common issues our clients tell us they face with other agencies is that those agencies' success factors are defined by the "agency's definition of success, not the client's." This flies in the face of everything we believe in regarding what it means to be in a service business.

Communications

Excellent communications and "transparency" are essential to a meaningful quality partnership. When everyone understands our client's requirements and preferences, they understand the wider significance of their tasks and feel commitment to "client service" as a whole. As a result they contribute their parts with greater enthusiasm, a sense of direction, and a sense of ownership regarding client satisfaction.



Mission Statement

History

**Consumer Relations
& Client Service**

Centralized
Business Office
Outsourcing

Services &
Capabilities

Collection
Procedures

Quality Assurance

Technical Data

Data Security

Summary

Consumer Relations & Client Service

A Personal Commitment

The Collector's Pledge is an ACA Foundation initiative encouraging collectors to make a voluntary, personal commitment to treat customers with dignity and respect in every aspect of their work. The Collector's Pledge is a simple, yet powerful, example of a company code of conduct that works toward promoting a culture of fairness and respect. All RGL employees have committed themselves to the Collector's Pledge.

The Collector's Pledge:

- I believe every person has worth as an individual
- I believe every person should be treated with dignity and respect
- I will make it my responsibility to help consumers find ways to pay their debts I will be professional and ethical
- I will commit to honoring this pledge

RGL is a proud member of ACA International, the trade association of credit and collection professionals. The association establishes ethical standards and articulates the value of the credit and collection industry to businesses, policymakers and consumers.



Mission Statement

History

**Consumer Relations
& Client Service**

Centralized
Business Office
Outsourcing

Services &
Capabilities

Collection
Procedures

Quality Assurance

Technical Data

Data Security

Summary

Centralized Business Office Outsourcing

**Complete management of your Revenue Cycle from
Day 1 through Bad Debt!**

RGL's CBO program can:

- Give you more yield from your revenue cycle
- Implement cost reduction and enhance efficiency
- Reduce staffing issues/backlogs
- Ensure timely filing of all claims to maximize cash flow
- Increase net revenue
- Improve audit compliance
- Enhance the "patient engagement experience"

**We would like the opportunity to meet with you
and discuss this in detail!**

Mission Statement

History

Consumer Relations
& Client Service

**Centralized
Business Office
Outsourcing**

Services &
Capabilities

Collection
Procedures

Quality Assurance

Technical Data

Data Security

Summary

Services & Capabilities

Services

- Earlyout Selfpay Collections
- Insurance Billing/Follow-up/Scrubs
- System Conversions
- Bad Debt Collections
- Litigation Referral
- Pre-write off skiptracing

Capabilities

RGL offers a wide variety of effective state-of-the-art Accounts Receivable Management tools, including:

- Secure File Data Transfer
- Predictive Dialing
- Client Access Portal
- Consumer Access/Payment Portal
- Account Scoring
- "Smart" Consumer Payment Portal for Clients



Mission Statement

History

Consumer Relations
& Client Service

Centralized
Business Office
Outsourcing

Services &
Capabilities

Collection
Procedures

Quality Assurance

Technical Data

Data Security

Summary

Services & Capabilities

Early-Out Self Pay Billing

In this capacity, we generally function as an on-going off-site adjunct to your internal billing operation whenever needed by your department.

The approach at the “Early-Out” stage is to supplement your internal billing/telephone procedures. We do not act as a collection agency, but rather as a function of the hospital, using hospital letterhead for notices/statements. We can provide telephone campaigns calling as an extension of your business office. Custom telephone scripts and letters (developed together with each client) are used when contacting patients. In addition:

- Your facility is assigned a toll-free or local number for patient convenience
- Accounts are assigned to a team of Patient Account Representatives who will be specially trained on your facility’s policies and protocol
- Expedient interface/data transfer capability with most major hospital systems
- Secured emails
- Financial Assistance pre-screening capability
- QR codes on statements allow patients to make payments via their electronic devices
- Address and telephone scrub
- Medicaid eligibility scrub on most accounts
- Returned mail, new addresses & memos can be uploaded to your system

Mission Statement

History

Consumer Relations
& Client Service

Centralized
Business Office
Outsourcing

**Services &
Capabilities**

Collection
Procedures

Quality Assurance

Technical Data

Data Security

Summary

continued >

Services & Capabilities

Insurance Billing & Follow-up

Whether your claims are billed electronically or paper billed by mail, you need someone who can follow-up with the insurance carriers to obtain claim status. The last thing you want to hear is the claim was not filed timely. Once the bill has been received by the insurance company, you do not have to be at their mercy to get paid in a timely manner. Our experience billers will:

- Check claim status to determine the reason for non-payment
- Collect & forward information to the insurance company as needed
- Re-file claims
- Monitor claims closely for quick resolution

In this way, your claims are handled by the personnel with the particular skill-sets needed to most effectively resolve a claim according to its specific pay class designation. The nature of the claim determines the preference for one account representative or another.



Mission Statement

History

Consumer Relations
& Client Service

Centralized
Business Office
Outsourcing

**Services &
Capabilities**

Collection
Procedures

Quality Assurance

Technical Data

Data Security

Summary

Services & Capabilities

Third Party Liability & Worker Compensation

When an account is classified as a third party liability or work compensation account, it is blocked from any auto-dialer contact. Third party liability accounts are placed in a separate category and appropriate follow-up action is taken. We bill and file claims with insurance companies, handle personal injury cases, follow-up on assignment of benefits, and coordination of benefits.

System Conversions & Clean-up

- Converting to a new system and want to start fresh?
- Need immediate cash flow improvement?
- Need to work down a large volume of aging accounts?

Our team will optimize productivity and account resolution going forward so backlogs don't recur.



Mission Statement

History

Consumer Relations
& Client Service

Centralized
Business Office
Outsourcing

Services &
Capabilities

Collection
Procedures

Quality Assurance

Technical Data

Data Security

Summary

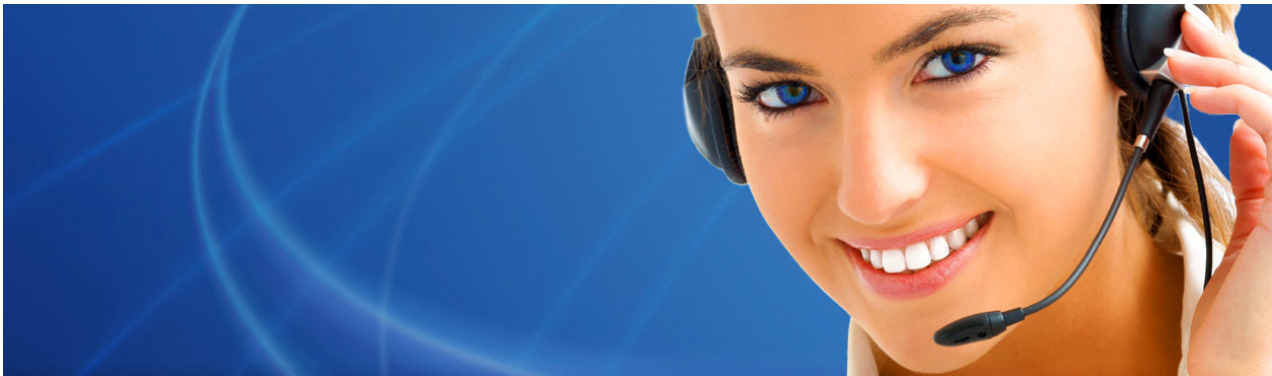
Collection Procedures

Bad Debt Collections: “Positive Collections”

The foundation of any collection operation is the collector. At RGL, we are proud of our collection approach that we define as “positive collections.” Our "non-confrontational approach" makes for both happier consumers, and happier collectors as well. With a single operational center, we do not have the high operational costs of multi-branch agencies, which allows us to re-invest a higher percentage of revenues back into the collection process. For our clients, that means better trained collectors and managers and more resources devoted to their accounts.

In addition, we understand that a past due account may not indicate a degree of irresponsibility but rather stressed financial circumstances that may exist. Therefore, there is a significant opportunity to work with the consumer to help rehabilitate their financial circumstances by providing advice as to how a they may re-structure their cash flow so as to accommodate the bill.

Being acutely aware of the importance of courtesy and professionalism while communicating with consumers has helped to support our clients’ image and reputation. In addition, it has also resulted in more cooperative consumers and higher recoveries.



Mission Statement

History

Consumer Relations
& Client Service

Centralized
Business Office
Outsourcing

Services &
Capabilities

**Collection
Procedures**

Quality Assurance

Technical Data

Data Security

Summary

Collection Procedures

Legal Action Recommendation

When normal collection efforts have failed, and only when employment is available, we will recommend legal action be taken on your behalf. This is only with your signed authorization.

Pre-write-off Skiptracing

Once your bad debt accounts have been through primary and/or secondary agencies, but still remain uncollected, RGL can scrub those accounts (based on balance) for employments. We do not charge you for this service. We will retain those accounts in which we find employments and make a call and send the validation letter. If no response, then we will recommend legal action be taken to bring the account to a resolution. This gives you more money on these specific accounts than writing off for possible reimbursement of pennies on the dollar.



Mission Statement

History

Consumer Relations
& Client Service

Centralized
Business Office
Outsourcing

Services &
Capabilities

**Collection
Procedures**

Quality Assurance

Technical Data

Data Security

Summary

Quality Assurance

RGL Quality Processes

Three elements are fundamental to our approach to quality:

- 1 Benchmarking
- 2 Quality Improvement
- 3 Quality Assurance

Benchmarking

Benchmarking involves comparing our agency's processes, procedures and results against your current processes, procedures and results in the following categories:

- *How does our performance compare to your best performing agency?*
- *Has our approach resulted in higher recoveries with fewer complaints?*
- *How easy are we to do business with compared to other agencies?*



Mission Statement

History

Consumer
Relations & Client
Service

Centralized
Business Office
Outsourcing

Services &
Capabilities

Collection
Procedures

Quality Assurance

Technical Data

Data Security

Summary

Quality Assurance

Continuous Quality Improvement

Continuous Quality Improvement is an essential component of our commitment. Between contract award and first placement of accounts, we develop an in-depth Client Profile for each and every client, detailing all of our new client's performance, service, communication, and resource application needs.

Quality Assurance

Quality assurance is an integral part of RGL's culture. The effectiveness of any client relationship is contingent upon the commitment to quality of an agency's management and staff. Without a strong personal commitment to high quality from everyone involved, quality control, in any real sense, simply cannot happen. Such things as quality control check points, supervision, and systems support will all be ineffective if everyone involved does not believe in the value of performing at the highest level possible.

We simply do not allow for anything but the highest quality work. We have found it less expensive to do things right the first time, and this is part of our corporate culture.



Mission Statement

History

Consumer
Relations & Client
Service

Centralized
Business Office
Outsourcing

Services &
Capabilities

Collection
Procedures

Quality Assurance

Technical Data

Data Security

Summary

Technical Data

Collection Management System

RGL's collection management system is the CUBS System. The CUBS system is currently in use by over 200 agencies and departments. Our online access allows viewing of your account information. Additionally, it is a great tool for auditing, enabling you to perform remote audits 24/7/365.

CUBS software is one of the most flexible software systems in the industry. CUBS provides our collectors and clients with current and complete information, while permitting management to consistently monitor and review work productivity, including "real time" monitoring.

Our system provides the collector with account scoring (propensity to pay), automated follow-up, including reminder and default letters, collector queuing, on-line notes, collection letters generated, payment history, on-line skip trace information, remote client notes, management review, and many other features. From a management perspective, the system monitors collection by the time of day, provides a huge assortment of reports, permits legal follow-up, case load distribution, and menu driven queue sorts and prioritization along with management review and intervention.



Mission Statement

History

Consumer
Relations & Client
Service

Centralized
Business Office
Outsourcing

Services &
Capabilities

Collection
Procedures

Quality Assurance

Technical Data

Data Security

Summary

Data Security

Security is paramount at RGL and is part of our core culture. RGL maintains security on all data, including backup systems in the event of system failure due to natural disaster or otherwise. Our physical facility is protected by coded and keyed entry locks, not only on all external exit / entrances, but between all departments and on all offices internally, as well. We are the only tenant in our building so there is no internal network sharing or shared physical security codes.

We have implemented several measures to ensure the security of our clients' data. The system is designed so that clients are allowed to access their own accounts only. All routers and firewalls are upgraded regularly and all data is 128 bit encrypted. Dedicated T-1s are used for both voice and data.

Encryption is only one tier in our approach to a multi-tiered security solution. Security isn't only about protecting our network from outside threats; it's also about protecting from threats from within. In order to maintain a genuine security culture, everyone in the organization from top to bottom must be informed and motivated about information security. Therefore all of our employees are aware of and trained to recognize and protect against potential threats, which goes a long way towards mitigating risk.



[Mission Statement](#)

[History](#)

[Consumer Relations
& Client Service](#)

[Centralized
Business Office
Outsourcing](#)

[Services &
Capabilities](#)

[Collection
Procedures](#)

[Quality Assurance](#)

[Technical Data](#)

[Data Security](#)

[Summary](#)

Data Security

RGL's Acceptable Use Policy (AUP) is a key element of our training and requires a written acknowledgment from each employee. Our AUP covers Email usage, Privacy, Passwords, Laptops, Client Data, and Containment (no employee is allowed to bring in any electronic media into the premises whatsoever).

RGL policy and procedure documents regarding computer usage, especially regarding Internet and email limitations are a prime element of employee training and are reinforced periodically for all employees.

We also teach employees "best practices" when using the Internet or email (for example not opening attachments from unknown senders and keeping passwords private). Other information security issues such as spam, the dangers of accidentally downloading spyware, and phishing expeditions are covered. It is an immediate termination offense to download unauthorized software or freeware, such as file sharing programs or games.

Our layered, multi-tiered approach to security provides RGL and our clients with maximized security solutions that cover as many bases as possible.

Mission Statement

History

Consumer Relations
& Client Service

Centralized
Business Office
Outsourcing

Services &
Capabilities

Collection
Procedures

Quality Assurance

Technical Data

Data Security

Summary



Summary

RGL: Your Total Service Package

Thank you for your consideration. Our goal is to meet with you to discuss your specific agency needs and preferences so that our management team can develop a business plan/proposal specifically for you.

We hope that you will recognize that our commitment to providing a total service package to your management and staff, and the quality of that effort, sets us apart from most agencies, and you will be willing to meet to explore the possibilities of developing a true quality partnership built around your definition of the ideal agency relationship.

We will never subject you to canned sales pitches and we do not make empty promises or sales claims. What we can guarantee you, however, is a total service package built on professionalism and thoroughness, which will help us to consistently exceed your expectations.

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Mission Statement

History

Consumer Relations
& Client Service

Centralized
Business Office
Outsourcing

Services &
Capabilities

Collection
Procedures

Quality Assurance

Technical Data

Data Security

Summary