

SNB Digital Lockbox services simplify secondary payor claim filing for a solo practice physician.

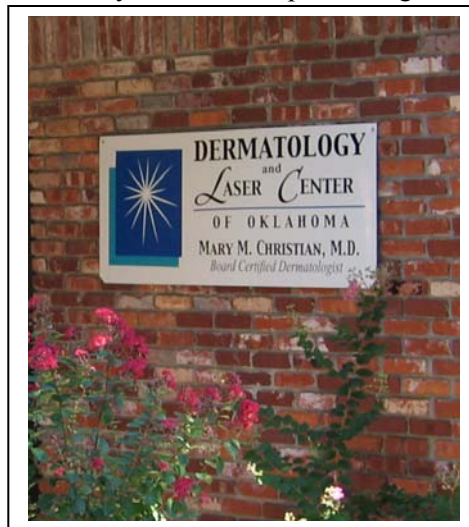


**SNB CASE STUDY:
SNB DIGITAL LOCKBOX**

Dr. Mary Christian, founder of the Dermatology and Laser Center of Oklahoma, is using an SNB Digital Lockbox to accelerate secondary insurance revenue collection. Previously, collection was delayed, negatively impacting cash flow as much as \$20,000-\$30,000 annually. SNB Digital Lockbox services help eliminate write-offs due to the inability to locate and file Medicare EOBs with secondary insurance payors.

Mary Christian, MD, is a board certified dermatologist and founder of the Dermatology and Laser Center of Oklahoma – a clinic located in Tulsa, Oklahoma. The clinic offers surgical, medical and cosmetic dermatology for patients of all ages. The rapidly growing practice currently sees approximately 100 patients per week.

Most patients who are treated at the Dermatology and Laser Center of Oklahoma have Medicare as their primary insurance, and Medicare patients make up about 70 percent of Dr. Christian's surgical dermatology practice. Because Medicare pays only 80 percent of the patient's clinic visit, most patients have a secondary payor to cover the balance.



An SNB Digital Lockbox is a HIPAA compliant solution to the inefficient manual processing of paper for medical practices. It combines the benefits of a traditional bank lockbox solution with document imaging capabilities. Practices using an SNB Digital Lockbox effectively outsource the processing of their mail to SNB. Practice

mail is received at the SNB Operations Center where it is opened, sorted and processed. During processing, checks are deposited the day they are received, and documents are scanned. The paper documents are then returned to the practice for storage or disposal. Using an SNB Digital Lockbox, staff can access documents online via a secure web connection.

The challenge for Dr. Christian was getting the other insurance company to pay. Once a Medicare payment and an EOB are received, the secondary insurance carrier requires a copy to process the claim. "When you are seeing as many patients as we do, that's a lot of Medicare," said Dr. Christian. "If you can't find an EOB, you're not going to get paid." Delayed reimbursements result in a negative impact on cash flow. Dr. Christian began using SNB Digital Lockbox services in March of 2005 to minimize reimbursement delays that were costing her between \$20,000 and \$30,000 annually.

Increasing Practice Profitability

With an SNB Digital Lockbox, EOBs, checks, statements and other documents are scanned and indexed, making it easy for Dr. Christian's staff to find them online. They can now search for electronic documents and print copies directly from the Internet. This new process speeds up cash flow, provides increased security for handling and storing sensitive documents, and enhances workflow thus increasing the profitability of the practice.

(Continued on next page)



**SNB CASE STUDY:
SNB DIGITAL LOCKBOX**

Using an SNB Digital Lockbox, Dr. Christian's mail goes directly to the SNB Operations Center where it is scanned, indexed and made available online through a secure web connection. The ability to access all EOBs and practice documents online enables faster collection which leads to improved profitability. As a new and quickly growing practice, it is important to collect what is billed versus incurring write-offs. "I think it makes it easier to grow your practice since you are collecting more of what you bill," said Dr. Christian.

"I think it makes it easier to grow your practice since you are collecting more of what you bill."

Improving Staff Efficiency

Staff efficiency, very important to a solo practice physician, is another benefit of SNB Digital Lockbox. Currently, the practice has three employees. By using an SNB Digital Lockbox, these employees are more productive, allowing the practice to operate more efficiently with less staff than other practices. "Part of the reason I don't have many employees is because I feel like I have an efficient system," stated Dr. Christian. "If you have to find a piece of paper among 150 sheets, nobody wants to do that. Staff members who handle the billing are now more efficient and are happier employees."

This efficient system, based on SNB Digital Lockbox services, reduces employee turnover and results in increased employee satisfaction. This enhances profitability because as an independent physician, there is no one to share overhead with. Dr. Christian is paying each employee's salary and hiring another employee is a major expense.

Dr. Christian learned about the SNB Digital Lockbox service from her sister, who is a physician in Dallas. "I think because the medical community is small, word spreads quickly," concluded Dr. Christian. "I honestly believe the only reason people wouldn't do this is because they don't know about it. It's not that expensive and it definitely pays for itself."

"I honestly believe the only reason people wouldn't do this is because they don't know about it. It's not that expensive and it definitely pays for itself."