

Business Billing Solutions

Putting the *F L O W* in your CASH!

The first thing that comes to mind is "OH WHAT A FEELING!" to get my first account. I went to the training at the end of June and was all hyped up to get into the marketing aspect of my new business! I went to training with my business cards already printed, business name of course already selected, licenses done, etc. This was all thanks to Casey Gallock who emailed a wonderful five page (things to do) list to me before I went to the training. When I returned back to my job from training I found many things. . . . which had not been done or even looked at, we had down sized and oh by the way (to make a long story short) I was now doing billings (commercial and non-commercial), collections, tracking cost and oh. . . Accounts Payable! Needless to say, I felt like I was not going to get much time to market my new business. I called and sent out brochures with "ok" response but nobody was interested to sit down and talk. They ALL seemed to have something that "ALREADY WORKS"! This went on for a couple of weeks, I was making phone calls on my lunch hour and going and visiting people, florist, etc on Saturdays. The place that had first come to mind during my training was my kids Pediatrician office. I knew they already had electronic claims but new that they must need PPP/Collection Services. I hesitated as Lenny and Annette had both said "go across town and practice first", which by the way was good advice! I finally said what the heck and mailed a couple of brochures with an audio tape and a nice letter on my letterhead. I then called the Billing Manager (whom I had had several conversations with two years ago when I was struggling to pay my sons medical bills!) and said "Hi Karen, this is Elizabeth Petersen" I didn't even get out my business name before she says YES! From Business Billing Solutions! I just received your tape and brochures and would like to set up an appointment with you! WOW! Once we talked it was like we had known each other all along. She has a background in banking and it worked out wonderfully. I knew I was going to have to try REALLY hard with the 80% Listening and 20% Talking (I have been practicing that with my four children and boy what a difference when you consciously make yourself. . . shut up and listen!) but I went in there knowing that this is what I had to do if I wanted to know what they needed and what services I could offer! I had to make a few calls, some I drove home during my lunch hour and called Jason so I could be on my computer at

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home, take notes and draw up the Proposal adjustments as we talked. I had made a promise to myself that God willing, if I could just get my foot in the door, that's all I would need! Oh, by the way, it ends up that the actual "Billing Office" for this practice IS on the other side of town 30 minutes a way! This is only the beginning, Karen allowed as how they process 5,000+ claims a MONTH and that eventually she feeld they will be switching over and give me that business also! Thanks so much Jason! When I found out I got the account I immediately called Jason and asked him if he had his "Dancin" shoes on as I just got my first account! I know I did, as I was doing my own little dance!

Keep your chin up, it will happen when you least expect it! It's all in "Gods timing" not necessarily ours!

Elizabeth Petersen
Business Billing Solutions

ADVANCED BILLING SOLUTIONS

1209 Shadow Lake Dr.

Sealy, TX 77474

(713) 356-9974 / 9975

E-mail: advancedbilling@ev1.net

Dear ABS,

We signed our first account last week. My husband and I went to Austin March 5-10 of 2001 for training. This was a great experience and very enjoyable. Your staff treated us very well and we truly felt like we got our money's worth. It took a lot of work to even get to the training. I am in the medical field and have tried to get into medical billing for some time now. I tried to get the training through another at-home course, but after about \$2000 and two years I was no where close to being at home with my own business.

I had learned a lot about billing, but had nothing else. I did not know how to market my business or even where to start. When I found out about ABS my husband almost threw me out of the house. He was very adamant about not getting burned again, and so was I. Persistence, on the part of ABS, paid off though. After about two months worth of phone calls, ABS had convinced me to give them a try. We were still very afraid and very skeptical of taking the plunge.

After the first day of training I knew that we had made probably one of the wisest business decisions of our marriage. We could hardly stay in our seats. The training was great. Whatever the staff could not answer, they promised to find out. They were willing to talk through breaks, after training, anything to ease our minds and answer our questions. The best part about all of this is we are in July and we are still treated the same by the staff. When we call or e-mail the phone rings within the hour almost and the e-mail seems to come just as fast. We have learned a lot about the meaning of customer service from ABS. We really hope to treat our customers the same way.

After we got home our heads were racing with all of the things that we needed to get done quickly. We wrote out a list of priorities and some short-term goals. We spent a couple of weeks messing with small details and did not concentrate on marketing. Part of the problem was trying to market while still holding down full-time jobs and raising a four-year old. We had a couple of leads early and one very lucrative account that fell through. A lot of rejection and uninterested people is what we saw most of the time. I really began to doubt myself and my ability to make this business work.

While at work one day a fellow worker mentioned the fact that she also worked part-time as a secretary for a private school. She gave me the name of the school's treasurer. I called him up one day and he immediately was interested in the PAC program. He asked for the initial appointment after about five minutes on the phone. I was amazed at how easy this was going, but had already had one "sure deal" fall through, so I was not going to get excited until we had the contract in hand.

The next week we met at his office. I had all of my material ready and was prepared to give a presentation for at least twenty to thirty minutes. He stopped me after about five minutes and said he wanted to sign on. He was going fire three office assistants and hire one to replace them all. All of the billing will be our responsibility.

He was very excited to say the least. He had three people were sitting around waiting for checks to come in for processing. He was now going to be able to eliminate two salaries because of our service.

ABS was there to "hold our hands" the whole way. They were such a great help. When we didn't know what to charge for our service we called Steve. He threw some numbers at us and we tried to come up with a price that we liked, but one that would not scare off our potential client. We really wanted this account and did not want to go too high. This guy was an accountant and I certainly did not want to start talking numbers with him by myself. When we told Steve this he said he'd call back. He went and got a committee of ABS people together to discuss our account. It was almost like having our own corporate office to call to and get backup. Steve called back in thirty minutes with a number. Obviously it worked. In fact, the guy never even hesitated. He has our PAC service mandatory for all of his parents (great for us). We made it part of the contract that we would waive part of the set-up fee if there was mandatory enrollment. We are charging 2% of each draft. So this is about a \$2,500 a month account. We will send him a deposit slip and each of his parents a statement each month. I wish all of our accounts would be this easy to get, but we realize that will not happen. But, if you look at it one way, we signed our first account just about two and a half months after training. If we average an account this size every three months or so, we'll be retiring soon. This really isn't even a large account.

I need to mention just a note on the marketing materials you come away with from ABS. It is very professionally done, and done in such a manner that it looks like we belong to this huge corporation. When the director of the private school was showing me around the office of the school, he was introducing me as "Kim, the lady from the large billing corporation that we just signed on with". He had no clue that he was dealing with just me and my husband and that our "corporate office" was our third bedroom in our house.

I can't say enough about all of the staff at ABS. Mary and Lenny have been outstanding. In fact, the other day Lenny called and wanted to know why we haven't been in touch. We usually call or e-mail a question once a week or so. Lenny called to give us a pep talk and make sure we weren't sitting around the house not marketing. This has been a great experience. We have learned so much in the past few months. I wish we had done this much sooner. I guess we could get very rich doing this business. In fact we could probably have so much business that we couldn't handle all of it. There is such diversity in the services you can provide. There really is no limit to where this business will go. We have heard of some of the licensees getting one account and just using the profit for spending money. And there are some that are making several hundred thousand dollars a year. We just want to make a living and be comfortable and not have to depend on someone else for a paycheck. The point is the potential is up to each individual.

Thanks again ABS, keep up the good work!
 Kimberly and Brian Boone
 Advanced Billing Solutions
 Sealy, Texas



424 WILDERNESS ROAD
PELHAM, AL 35214
PHONE (205) 621-9575 FAX (205) 621-3653

August 19 2000

Mr. Lenny Welch
American Billing Systems
13809 Research Blvd. Suite 703
Austin, Texas 78750

Dear Lenny,

Persistence does pay off, after returning from the training seminar Linda and I came back all fired up thinking that most of doctors offices were just waiting for us to show up in our white suits and solve all of their billing problems. Well they are standing, and they are waiting, but guess what, they want you to ask for their business, sometimes more than one time. They even had the nerve to ask for our credentials.

After about two months of working full time, making phone call after phone call, I had gotten two or three appointments and had gone on a couple of them to no avail. Then I called this one office that was local, that turned out to have the home office 70 miles away. I set up the appointment with the administrator and followed up, it went well with the exception of the last time they had out sourced, the company did not file a claim for over six months, needless to say out-sourcing was not top priority on their list.

However I don't give up easily, I kept calling and talking for the next couple of months, and finally it paid off we did sign them up on the Patient Payment Plan, we got all four of their offices starting August 22 2000.

I also have more interviews working, and it appears some more just about ready to make the decision to go with us.

Needless to say there were times when I questioned whether I should make the long drive for the meeting, so never give up, the administrator told me the reason he gave me the account was because of my persistence.

Sincerely

A handwritten signature in cursive script that reads 'Jim Yerby'. Below the signature, the name 'Jim Yerby' is printed in a simple, sans-serif font.

pacific CashFlow Solutions

Member American Billing Systems

587 Kawaiinui St., Kailua, Hawaii 96734

366-1425, 800-240-8640-04

solutions@hi.net

June 27, 2000

Dear Lenny,

As I write this I still can't believe that we actually signed our first contract last Friday! Both Pam and I are still asking ourselves if this is really happening!

We signed-up the largest printing company in Hawaii, for pre-authorized checking. They have about 1000 accounts of which 500 are active at any given moment. Depending on the client they customize their terms, 30, 60 or 90 days. The average invoice amount is \$10,000.00 with a total invoicing of \$3,000,000.00 per month. Their major concerns were:

- 1- 20% of receivables were delinquent
- 2- Borderline credit approved accounts
- 3- Keeping current accounts **current!**

We made our proposal and they agreed to 8% on the delinquent balances, 3% on the borderline credit approved accounts and 1% on the current accounts. Lenny, what is 1% of \$3,000,000.00? ... is that \$30,000.00 ...per month? ...X 12 MONTHS? ... CAN THIS BE REAL?

Of course, we realize that not everyone will sign-up but even with a conservative scenario its still incredible. And what about the 8% on the approximate \$600,000.00 delinquent accounts? I'm too embarrassed to even mention the potential of that!

The most important consideration is that this company is only one of many subsidiaries of a large corporation so think of that potential. I will admit that I was hesitant in approaching this company since it is my employer's sister company. However, I decided to go ahead and inform my employer what Pam and I were doing and that I would be actively working this business during my vacation. (Beyond our control, our vacation trip, a 3 week pilgrimage, was unexpectedly cancelled so the opportunity presented itself.)

I hesitantly passed out the PAC brochure at a credit association luncheon meeting. My sister company was present otherwise I wouldn't have given him a brochure. It turned out that he was very interested and wanted to hear more so I gave him a tape. We had a short meeting last week Tuesday to gather some information for an analysis. Our second

We improve your bottom line!

meeting which turned out to be the "clincher", was last Friday and I brought Pam with me as I still wanted to distance myself since this was my sister company. Everything went smoothly!

I felt very confident in submitting our proposal in the beautiful glossy proposal folder. Since I was only pitching the Pre-Authorized Checking I removed all of the inserts with that one exception and created my own inserts in the same "step-up" format. My customized inserts were "The Problem", "The Solution", the existing PAC insert, and finally, "The Proposal". The meeting lasted less than 40 minutes and he signed without a hitch and Pam finalized it with her signature!

If it wasn't for the fact that the parent company just spent BIG BUCKS to do a computer conversion for Y2K and bringing this company on-line with the corporate office I might have had a chance of getting their billing business too. Can you imagine!

Lenny, I can't tell you how much we appreciate the support from all of you at ABS. We really couldn't have done it without you guys...MAHALO & ALOHA!

Sincerely,

A handwritten signature in cursive script, appearing to read "Mike".

Mike & Pam
Pacific CashFlow Solutions

PS. As for the State of Hawaii Tax Department, that is "still cooking"!

Monty & Colbert Billing Consultants

8025 147th St. N.W.
Stamwood, WA 98292
360-633-7124 or 360-634-9344
360-638-7316 or 360-634-0935 Fax
tammycolbert@aol.com
jennifer.monty@jcie.net

August 29, 2000

American Billing Systems, Inc.
13809 Research Blvd. Suite 705
Austin, TX 78750

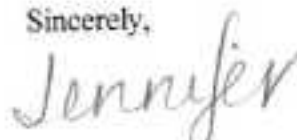
Dear Lenny,

Success number 3! Well, we just signed another vet for PPP. This is becoming easier each time. They are going to be using PPP as another option for those people who don't qualify for Care Credit. They are going to sign up aged receivables also. The office manager we just signed today has already spoken with a friend from another vet about the PPP. We should be able to have a meeting by next week, resulting in success letter number 4.

Sincerely,


Tammy Jo Colbert

Sincerely,


Jennifer Monty



Outsource Solutions for
Your Cash Flow Problems

- Health Claims Processing
- Direct Payment Plans
- General Business Billing
- Wellness-Marketing Networks
- Consulting

8/1/01

American Billing Systems, Inc.
ATTN: Mary Typhair
13740 Research Blvd., Bldg. Q-1
Austin, TX 78750

RE: Success Story

Dear Mary:

Shortly after choosing to invest in starting a billing service through ABS, I started going through a lot of fears about what happened the last time I was self-employed. It was in the early 80's and personal computers were just hitting the market. I worked with a computer store and trained people to use DOS, a word processor and such. But, I ended up working myself out of a job and filed bankruptcy.

It took a lot to work through those fears, especially now that I own a house.

However in March of this year, I decided I had to start doing something. I joined a networking group and started to develop a prospect list. And I developed the list and refined the list – and never sent out any letters. I met a chiropractor at a social gathering and we briefly discussed our respective businesses. With a minimal amount of discussion, he told me that he had a worker's comp patient who owed him over \$1,800. I told him the PPP would be perfect. I received the non-refundable deposit and am printing checks for him on a monthly basis. ACCOUNT 1.

The wife of member of my networking group had an orthotic and prosthesis company as a client. She told her husband that their billing was a mess. He told me and I left a voicemail for the office manager saying that I was told he was having some billing problems. MISTAKE! He returned the call and wanted to know who was talking about his business. Diplomatically, I explained the situation and said my intentions were to help solve problems not create them. Definitely learned how not to cold-call. I apologized for upsetting him and followed up by sending him some information on electronic claims filing and the PPP. After a week, he called me and apologized for

getting upset with me. He hired someone to do the insurance billing, but was interested in the PPP. ACCOUNT 2.

I've gotten stymied by too many choices. I've chosen two specialties to focus on. I have 75 letters printed and dated 5 days apart. By mailing in small quantities, I'll have time to do follow-up before the next set of letters go out. I know the letters will go out because I won't want to waste my letterhead. Now for a finding a claims filing client!

Mary, you've been very supportive and I really appreciate your time effort on my behalf.

Annette, I appreciate your generosity and willingness to do whatever it takes to facilitate licensees being successful.

If I have a choice of goodies for having success, I would appreciate in order of preference:

1. blank checks for use with the bank drafting software,
2. the postcards that say "For Doctors... How to get the \$121,430 a year pay raise you deserve"
3. the postcards that say "Instantly collect all of your Patients Receivables / Without Harassing Patients / Without Wasting Time / Without Phone Calls / Without Expense / Without Waiting / Without Hassle"
4. blank checks for use with the bank drafting software

Sincerely,

A handwritten signature in blue ink that reads "Kathy Toner". The signature is fluid and cursive, with the first name "Kathy" being more prominent than the last name "Toner".

Kathy Toner
Owner

Business Billing Solutions

Putting the *F L O W* in your CASH!

September 8, 2000

The first thing that comes to mind is "**OH WHAT A FEELING!**" to get my first account.

I went to the training at the end of June and was all hyped up to get into the marketing aspect of my new business! I went to training with my business cards already printed, business name of course already selected, licenses done, etc. This was all thanks to Casey Gallock who emailed a wonderful five page (things to do) list to me before I went to the training.

When I returned back to my job from training I found many things which had not been done or even looked at, we had down sized and oh by the way, (to make a long story short) I was now doing billings (commercial and non-commercial), collections, tracking cost and oh. . . Accounts Payable! Needless to say, I felt like I was not going to get much time to market my new business.

I called and sent out brochures with "**OK**" responses but nobody was interested to sit down and talk. They **ALL** seemed to have something that "**ALREADY WORKS**" ! This went on for a couple of weeks, I was making phone calls on my lunch hour and going and visiting people, florist, etc on Saturdays.

The place that had first come to mind during my training was my kids Pediatrician office. I knew they already had electronic claims but new that they must need PPP/Collection Services. I hesitated as Lenny and Annette had both said "*go across town and practice first*", which by the way was good advice! I finally said what the heck and mailed a couple of brochures with an audio tape and a nice letter on my letterhead. I then called the Billing Manager (whom I had had several conversations with two years ago when I was struggling to pay my sons medical bills!) and said "Hi Karen, this is Elizabeth Petersen" I didn't even get out my business name before she says **YES! From Business Billing Solutions!** I just received your tape and brochures and would like to set up an appointment with you! **WOW!** Once

Business Billing Solutions

Putting the *F L O W* in your *CASH*!

we talked it was like we had known each other all along. She has a background in banking and it worked out wonderfully. I knew I was going to have to try **REALLY** hard with the 80% Listening and 20% Talking (I have been practicing that with my four children and boy what a difference when you consciously make yourself. . . shut up and listen!) but I went in there knowing that this is what I had to do if I wanted to know what they needed and what services I could offer! I had to make a few calls, some I drove home during my lunch hour and called Jason so I could be on my computer at home, take notes and draw up the Proposal adjustments as we talked. I had made a promise to myself that God willing, if I could just get my foot in the door, that's all I would need! Oh, by the way, it ends up that the actual "*Billing Office*" for this practice *IS* on the *other side of town* 30 minutes a way!

This is only the beginning, Karen allowed as how they process 5,000+ claims a **MONTH** and that eventually she feels they will be switching over and giving me that business also!

Thanks so much Jason! When I found out I got the account I immediately called Jason and asked him if he had his "Dancin" shoes on as I just got my first account! I know I did, as I was doing my own little dance!

Keep your chin up; it will happen when you least expect it! **It's all in "Gods timing" not necessarily ours!**



Elizabeth Petersen
Business Billing Solutions

Monty & Colbert Billing Consultants

8025 147th St. N.W.
Stamwood, WA 98292
360-653-7124 or 360-654-9344
360-658-7316 or 360-654-0935 Fax
tammycolbert@aol.com
jennifer.monty@gte.net

September 11, 2000

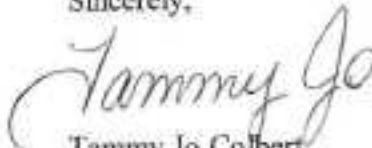
American Billing Systems, Inc.
13809 Research Blvd.
Suite 705
Austin, Texas 78705

Dear Lenny,

I am very excited to share this good news with you. Today we signed our first apartment complex up with PAC. We have been marketing apartments for a few weeks now, and we landed three different properties managed by the same resistant manager. Lenny, we got three contracts signed today. Can you believe that? This particular property management company wanted to try us out on these three complexes. And when they discover, which they will, how great PAC works, the rest will be history.

I would like to thank you for your advice and marketing tools. We have exercised those tools and it has definitely paid off. I hope to be writing at least one success letter per week for the next month. Until next time, you take care and send our hellos to everyone at ABS.

Sincerely,



Tammy Jo Colbert

INNOVATIVE CASH FLOW SOLUTIONS

VICKI BROCK
559 TANGLEWOOD DRIVE
BURLESON, TX 76028
817-447-2476

August 31, 2000

Mr. Jason Hayes
American Billing Systems, Inc.
13809 Research Blvd.
Suite 705
Austin, Texas 78750

Dear Jason:

I am writing to let you know I signed my second contract on August 22, 2000. Another dental practice has engaged my services for the Patient Payment Plan.

This account was as easy to get as the first. It just took me longer because I've been sitting in neutral for the past few months. Once I got myself back in drive I had this one within a week. The office consists of three dentists and I'm told it is a very busy practice. I did approach them about their claims filing, however, they advised they were already doing it themselves with a very low rejection rate. I'll give it a little time and then go after this again!

I met with the office manager and front office staff to do my little training session and let me tell you they were very excited. They started asking me if I had contacted first one dentist and then another. They gave me two cards of others to whom they refer business and asked me to contact them. They also were making suggestions about other types of businesses that might use PAC. With a group like this, I won't have to do the work, they'll be doing it for me!!

Again, thanks for all your support. I'm looking forward to my continued success.

Sincerely,



Vicki Brock



Outsource Solutions for
Your Cash Flow Problems

- Health Claims Processing
- Direct Payment Plans
- General Business Billing
- Wellness-Marketing Notices
- Consulting

8/1/01

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Sincerely,



Kathy Toner
Owner