



Electronic Cash Flow Solutions
for ALL Businesses

Teresa A. Fazio
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Cordova, TN 38018
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mind from day one that he was going to do PPP; all I did was provide him with the details of how it works.

Finally, professionalism pays, even when you're dealing with friends. This dentist has already given my name to an orthodontist we both know. I had tried to contact the orthodontist myself, but I couldn't get past his wife/office manager! I don't know what, if anything, will come of that, but it can't hurt!

I hope this is helpful to other licensees. Again, use your support, use your support, use your support!! Thank you, Lenny, and everyone else at ABS for all your support!

Best regards,

Teresa Fazio
Cash Flow Consulting Services

taf



Electronic Cash Flow Solutions
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Teresa A. Fazio
8615 Kettering Drive
Cordova, TN 38018
901-383-2680

March 27, 2000

Mr. Lenny Welch, Director of Marketing
American Billing Systems, Inc.
13809 Research Drive
Austin, TX 78750

Dear Lenny:

Last week, I landed my first account as an ABS licensee. Per your request, I would be delighted to share my success story with my fellow licensees, particularly those who are out there knocking on doors and getting calluses on their dialing fingers!

This account came from my warm list, a dentist who is in the church choir with me. The first choir practice after I got my business cards, I announced to the choir what I was doing and passed out cards. I caught my friend on the way out and explained a little more. He wasn't overly excited about EFC, but when I told him about PPP his eyes lit up. I called his office manager the next day and scheduled an appointment on a day when he wasn't in the office. When I arrived, it was pouring down rain, she wasn't there, and I waited over an hour for her to get back from lunch—she'd forgotten!! I figured her guilty conscience alone would get me a fair hearing, and I was right. I walked out of there with clearance to come up with proposals for PPP and EFC. To make a long story short, they postponed the presentation appointment THREE times, so it was nearly a month before I finally made it—over lunch, their treat! So I figured at least I'd get a free lunch out of it! They were very receptive to both proposals, but said they wanted to research the ECF, since their computer system does have that capability.

I talked to him last week, and he said they can do the ECF in house for about 22 cents a claim, no set-up fee. (I think they can file directly with the carriers and bypass the clearing house.) However, he said they definitely wanted to go ahead with the PPP. They are offering financing now, but PPP provides more flexibility.

The account is not large at this time; however, his practice is fairly new and growing fast, since this is the fastest growing area in Shelby County (Memphis area). He is thinking about taking on an associate dentist, so this gives you an idea of their growth over the last year to 18 months.

For my fellow licensees, the lessons I have learned so far are: use your support! If it hadn't been for ABS, especially Lenny and Janelle, I would never have been able to get this or any other account; I would still be floundering around trying to get the software up and running! Also, don't get discouraged. I rescheduled the presentation appointment THREE times. These are busy professionals and life does intrude on the best-made plans. Finally, PPP is a great way to get your foot in the door because it costs the practice nothing in ongoing costs—I did charge a setup fee. This client had made up his

PBS

Professional Business Systems

"Your cash flow solution"

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May 22, 2000

Lenny Welch
American Billing Systems, Inc.
13809 Research Blvd. Suite 705
Austin, Texas 78750

Dear Lenny:

Well, I finally acquired my first account. I will be doing the Patient Payment Plan for a Chiropractor's office. The office has two doctors and I will be doing approximately 250 drafts each month. I am charging them a \$100.00 set up fee. Even though this is a small account, the excitement is just as great as if it were a large account.

About two weeks ago I took some of the tapes to town and left them and a PPP brochure at several doctor offices. When I called back the next week to do the follow-up, they had listened to the tape and were interested. We set an appointment for later that week, but due to an emergency they had to cancel the meeting. They called me back this morning and wanted to get together later this morning. I met with them at 11:00 and within 10 minutes everything was signed, sealed and delivered.

The tape is an awesome tool. By the time I met with them they were already convinced that they wanted to do this, so I didn't have to do much selling. All I had to do was collect the check...

I also left the tape with a dentist who called me and is wanting to set up an appointment so I can visit with him and his office manager. They want to do a luncheon appointment. I am in the process of getting that meeting set up now.

Plus, I have an appointment this Friday with a hospital in one of the two towns in our area to go over the PPP. I had left them one of the very professional looking Solutions Brochures.

This is a very exciting business, plus I am having so much fun doing it. All it takes is persistence and consistence.

I would like to thank everyone at American Billing for their help and support. You all have been great to deal with and I am very proud to be associated with such a sincere and dedicated bunch of people.

Thanks again.

Marsha L. Griggs

Marsha L. Griggs
Professional Business Systems

Electrik Billing I

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October 18, 1999

Dear, American Billing,

I would like to thank you for all the continued support and encouragement you have given to me since I came to training in July of this year. I am very excited that I signed up my first account last month. It is a practice with 3 doctors in it!

At first I was very skeptical about the support I would get from your staff, but once I started asking questions and tapping in to this resource, I have been very pleased with their knowledge and support.

The training was excellent and I was very impressed with the marketing materials you provided. As a matter of fact, if I had to go out and produce the same quality marketing materials myself, I might not have signed up my first account so quickly.

I did what you taught me in training and I sent out a direct mail piece. I decided to send out only 10 at a time, because I wanted to make sure I could follow up on them in a timely manner. I timed my mail out so the doctor's office would receive them by Tuesday, Wednesday, or Thursday. I then made follow up phone calls the very next week, using the phone script from my training manual.

I made it very clear that my purpose was to help the office staff and to increase the practice's bottom line. As part of my sales strategy I offered to bring the office staff and the doctor lunch, and asked them what kind of sandwiches they liked best. I also asked if I could bring a few brochures and materials to share with them before our lunch meeting. They liked this idea fine and said it would give them a chance to go over things a bit first.

During the lunch meeting the doctor asked me everything I knew about claims processing. I was a little nervous but re-assured him that my services would save him time and money and he would see a much quicker return on his investment. The funny thing was that he was ready to hand over all his billing to me then and there, but his wife had to agree too.

She agreed of course. I asked them to let me do some number crunching back at my office and that I could prepare a proposal and contract for them to review. We picked a date later in the week for us to meet up again and close the deal. After reading my proposal and contract they agreed to the terms and I walked away with my first account and a set up fee in my pocket!

Now I look forward to servicing the account and bringing on new ones in the near future. I am proud because I have my own business now and see a bright and clear future ahead.

Sincerely,



Lynne J. Tolbert



PRECISION BUSINESS SERVICES

A licensee of American Billing Systems, Inc.

May 23, 2000

Mr. Lenny Welch
American Billing Systems, Inc.
13809 Research Blvd.
Austin TX 78750

Lenny:

My first account came about as the result of transporting my elderly father to an acupuncturist (!) for treatments that my Dad hoped would help with some of the aches and pains he deals with following extensive back surgery three years ago.

The acupuncturist is an MD, and he told me that he is never able to bill any insurance companies because he doesn't know how to go about doing it, and he believed he was losing a great deal of potential revenue. He has been billing from very simple "Quicken"-type software. He also told me that he sometimes just never bills patients at all (his fees run from \$15 to \$30 per visit) if he feels they cannot afford his service. I reminded him that he has a medical school education, and that he at least deserves the opportunity to receive just compensation for his work!

I offered to prepare his patient information sheet and his superbill for him (he didn't have either one), and to do any research pertinent to his specialty, figuring this would be a great learning experience for me as I build my billing business. It was interesting to discover that there are only two procedure codes for acupuncture, (one of which he says is not valid anyway), so that was a no-brainer.

I also took him listings of health networks listed in the county, and did other investigation to determine where else we might be able to bill his services, such as with Workers Comp. I did learn, quite definitively, that Medicare does NOT cover acupuncture. Because he is always a referred provider, and never a primary, it is important that he becomes listed with as many insurers as possible. As his patients fill out the information sheets, he is contacting those companies to determine his eligibility, and he will be networking with physicians in the area to try to build his clientele. Once we have built a modest list of insurers, then our billing will be off and running.

Coming next week: a contract with an artificial eye manufacturer with two individuals in practice together, taking them from paper billing to electronic. And within the next three or four weeks, I will contract at least four professional offices for Patient Payment Plan.

As always, my continued thanks to everyone at ABS as I go through the learning curves. Your staff is always so helpful and informative, and provides a wealth of information that saves me a tremendous amount of time.


Bill Thomas

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IBS

INNOVATIVE BILLING SERVICES

Melody Dunaway (865) 524-8484

April 4, 2000

American Billing Systems, Inc.

Att: Mr. Lenny Welch
13809 Research Blvd.
Suite 705
Austin, TX 78750

Dear Lenny,

My business partner, Tere, and I are thrilled to share our first success story with the ABS family.

Three weeks after attending training in Austin, we met our first client at the Women's Expo at the Knoxville Convention Center. The center was filled with literally dozens of business booths promoting everything from vacuum cleaners to cosmetic surgery. With business cards and brochures in hand, we must have promoted our services to over two dozen personal contacts that very day. In fact, we talk to so many key people, we were unable to 'hit' all the booths.

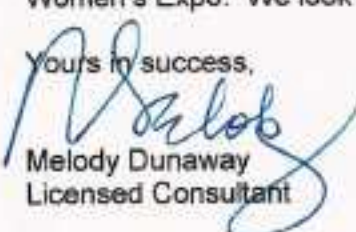
Nonetheless, our first account is with a nonprofit women's organization. Because we felt so strongly about the services our client offers, we decided as a charitable donation, to waive the setup fee. Smart move. Our client sits on a Board with the other charitable organizations in our area and asked for more of our bank drafting brochures to share with the Board.

I have to admit our client was looking for us – we just happened to be at the right place at the right time. It seems The United Way has their own internal bank drafting software used for monthly donations and our client was looking for a way to copy their success. And there we were with the solution in hand!

And speaking of having the solution in hand, your demonstration in Austin – what we like to call – "Handing Out Business Cards 101", is exactly one of those small differences that added to our professionalism.

We are very close to obtaining more accounts just from the contacts we made at the Women's Expo. We look forward to sharing another success story with you soon!

Yours in success,



Melody Dunaway
Licensed Consultant

Tuesday, March 27, 2001

Dear ABS Family -

We have landed our first account! As you all said time and again, "Stick with it. Be patient. It will happen!" What a wonderful feeling! Hildie and I went to training in October, 2000 but then we took a short hiatus so that we could enjoy Hildie's recent retirement. We got serious about starting our business in mid-January of this year and finally signed our first contract last Friday, March 23rd.

I've been retired for several years and was looking for a business we could own and operate from home. Something we could do part time that would profit us in the long run. I went to the seminar presented in Albuquerque, NM and saw the program offered by ABS as just the ticket. When I explained it to my wife, she became interested also. Of course we were concerned about the investment and we had bundles of butterflies over making such a heavy commitment at the time of our lives when we really want to be traveling and playing. Yet the interest was there and we decided that we both wanted to see if we could make this business pay.

We'll both confess that marketing is not our strong suit, but Lenny Welch told us during training (and many times since) that we didn't have to be born salespeople. We had lots of doubts, reinforced each time we got a "not interested" response, but we kept at it. We tried cold calling but that netted zero and it kind of turned us both off. It wasn't our style. We started doing mail outs with a phone follow-up. We only did twenty or so a week so we would be able to really focus on the follow-up. The hardest hurdle was to get any of the offices to commit their time to an interview! Several businesses were interested but just not interested enough.

We tried marketing to non-medical businesses at first because there are several health provider billing services here in Santa Fe. But we also tested the health provider market too as we found that there were some medical practices that were not satisfied with their current billing services. We obtained a listing of medical practices which are currently filing their HCFA-1500's only on paper. There's a surprising number who have not gone electronic yet.

The two items we need the most right now are the "Electronic Claims Processing Lets You Be A Doctor Again" pamphlet (Green on top of the cover page with a gold caduceus), and the "Patient Payment Plan" pamphlet (kind of a pumpkin gold top band on the cover with a photo of a woman doing an eye exam in sepia). The rest of the material we are doing OK with art this time.

The non-medical, small business market in our area (regardless of the industry) seems to be reluctant to invest in change. Almost to a person, the reaction to our promotion was that they are too small and/or are managing their billing quite well by themselves. We couldn't even get a foot in the door to show our wares! We won't give up on this effort as the uniform reluctance may just be a product of the current instability in the market and economy.

In our health provider's promotion, we marketed electronic claims filing, patient payment plan, cash flow consultation (we've noticed that many of the small medical practices have little or no business acumen), and the well care program.

Our first success came on the heels of my first Power Point presentation using the package designed by the ABS staff. The doctor was really interested in almost all of what we offered, but he was reluctant to dive in and trust us to solve his billing problems too. I believed we could gain him as a client, and I had a lot of encouragement from several staffers in marketing and technical support at ABS. But we weren't signed yet and the doctor was reluctant to go there for some reason. I could see he was committed to the service we offered, but I just couldn't get him to sign.

He finally agreed to let us handle his Medicare claims after I made several office visits and came away empty handed. I'm noticing that the doctor's real issues are more related to, "Can we really do what we say we can?" It's a matter of building trust. I know that he'll be giving us more of his business, and that he'll be turning to us more for guidance in billing management as we prove our mettle.

This whole process has been a struggle for both Hildie and me because neither of us are the "people persons" we think are necessary for this line of work. Without the gentle (and steadfast) encouragement from Lenny and his Marketing staff who carried us through our first interviews, dealt with questions, and offered us solutions, we'd never have gotten off the ground.

A special thanks to Phyllis! Usually the first calm voice you hear when you call for help, she puts up with our anxieties and patiently guides us to the team member who can best assist.

Without Mary Typhair and her technical support, I would have never jumped into practice management on-line, ABS's new clearing house service. More than that, Mary has been right there with the answers to get me filing claims painlessly.

I'm proud of our association with ABS! Proud of our "team". We have a couple more people interested and I think we're finally on the road. A quote from training that stick with me is, "The person who gets the most 'No's' also gets the most 'Yeses'." So if your out there and struggling fellow licensee, stick with it, lean on the "team", and success will happen!


Hildie and Ray Polasky
Contemporary Business Solutions

