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Corporate Headquarters

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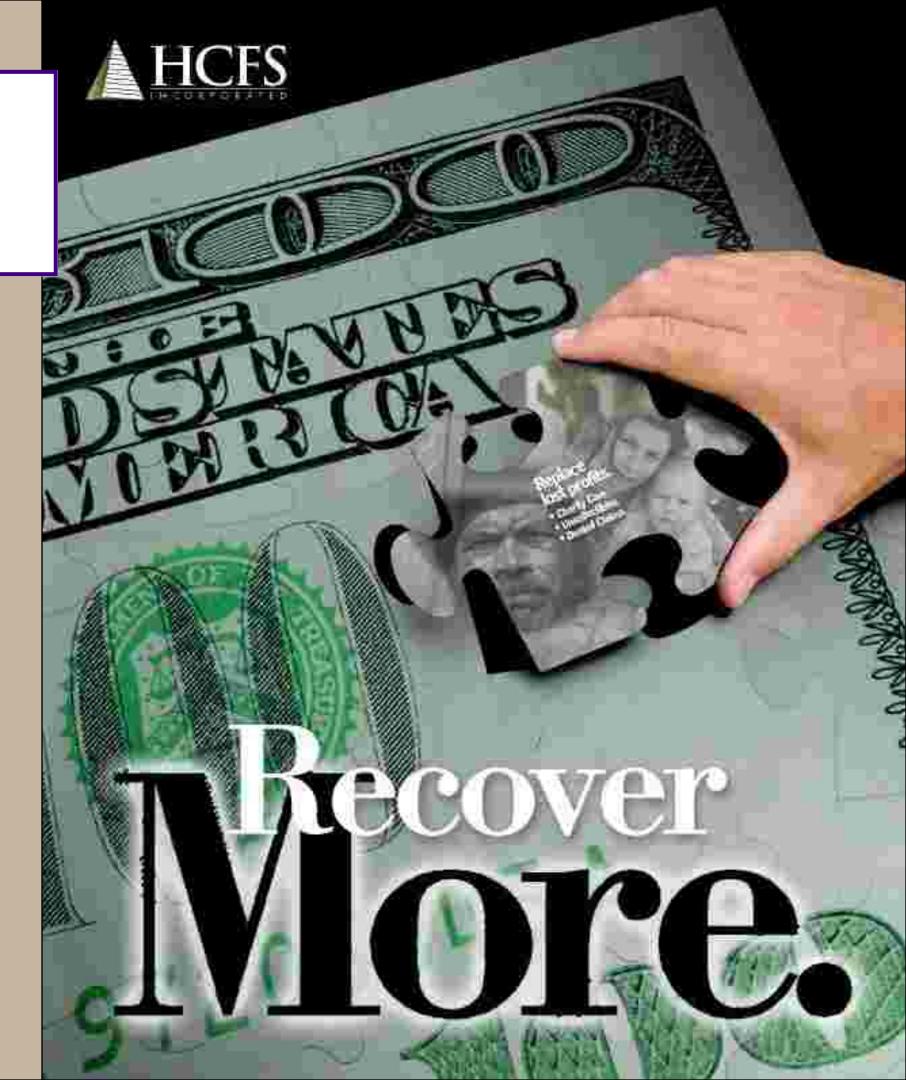
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Mat business?

- Maximizing hospitals' income from patients admitted on a self-pay basis
- Successful appeal of third-party denials
- Collection
 practices
 tailored to the
 healthcare
 industry
- Extended
 Business
 Services Provides all
 accounts
 receivable
 servicing

Unique approach. Unique experience. Two reasons HCFS is one of America's fastest-growing companies.

Inc. magazine has repeatedly recognized HCFS as one of the country's 500 fastest-growing privately held firms. Working in all 50 states, HCFS has handled more than a million patient files and more than \$2 billion in discharge balances. And all the while, HCFS has tailored its revolutionary approaches to the specific needs of each and every client. The HCFS combination of staff, technology, and experience enables us to configure for superior results.

Nobody in our business collects more cash for hospitals.





The comprehensive HCFS recovery system encompasses the greatest number of state and federal programs as well as those offered by commercial carriers. Being experienced with all of them, we don't skip revenue sources for lack of internal procedures, and never overlook a new source for lack of an existing plan. Even when your patient is Medicaid-covered, HCFS often finds additional non-Medicaid dollars.

Nobody turns self-pay into recovered cash like we do.

Because HCFS is nationwide and not a government entity, no eligible entitlement program is beyond our power to pursue. We do all the reimbursement eligibility legwork, from assistance with the admission forms, to the identification of appropriate programs, the applications process, and expedited approval.

We do what your own employees do not.



In fact, HCFS does anything and everything sensible to accomplish the goal, including transporting patients and meeting them at home or wherever necessary.

We do what government Health Services workers cannot.



Including the acquisition of birth certificates or other necessary documentation...travel to landlords, employers, appraisers, DHS offices, or wherever necessary...searching out and verifying other medical bills

to meet clients Medicaid Spend-Down obligations ...attend hearings and present evidence...provide a Medicaid billing number to the hospital for discharged patients...and more.

We do what our competitors simply will not.



HCFS works every account, not just the few with best prospects and highest returns. We begin as soon as the self-pay patient presents and can take it right through appeal and collection.

Our wholly professional on-site and field personnel work oneto-one, assisting and searching in whatever way necessary to assure that every possible account is worked, and worked well. HCFS incentives are structured to assure it -- instead of a commission-based program that would encourage fraud, our employees are salaried.

HCFS people know the way.

These HCFS representatives perform only one job -- establishing and securing third party payors, giving such information to the hospital as soon as possible. They are salaried professionals, with "people-person" qualities. Each follows individual patients through the entire documentation and claim process, meeting patients at home, after hours, or whenever needed to expedite the process.

Supported by our sophisticated database and reporting systems, they have specific knowledge of third-party payors, often having professional relationships with appropriate personnel. Our employees' experience includes Social Security Income (SSI) recovery, and our patient guidance includes claims and appeals in this area.

As an extension of the hospital, HCFS representatives dress and act appropriately, and never forget where we fit in the hospital's plans. Our experience in serving a wide range of hospitals means we have trained personnel ready to begin working for you.

And you'll know your results.

Timely, detailed reports on every patient account will aid the efficiency of your billing personnel, and let you see at any time exactly how we are doing.

Every account is internally audited by a separate HCFS department. Our reports describe the status of pending accounts and forecast eventual cash recovery. We display cash received compared to discharge balances expressed as a percent, monthly, quarterly, annually. And we do it all without prodding.

If desired, we will also bill all accounts assigned to us at no additional charge, freeing up your full-time employees for other matters. Your billing process also benefits from our synergy and comprehensive expertise.

HCFS recovers more.

Without resorting to practices you could have to recover from.

Are you currently inviting fraud? Sooner or later, an on-site commission-based employee may be tempted to speed his or her payment by taking an illegal "shortcut," such as forging an anticipated signature. Even just one infraction could have a highly disruptive effect on your image and operations. HCFS removes the temptation. Unlike some of our competitors, HCFS does not compensate on-site workers on a commission basis.

Rather than encourage improper practices, our incentives are designed to maximize the scope of our workers' efforts. The HCFS compensation structure assures that our workers are working every account. So you'll know that no available cash is being left on the table.

We verify this through timely on-premises audits of every account. It's your further assurance that HCFS will produce a more positive recovery picture for your facility, through practices that reflect positively on you.





Nobody recovers more so easily for you.

Third-party denials are a growing problem for many healthcare facilities. We reverse that trend, diligently working all third-party rejections -including overturning denials due to preexisting conditions.

In recent years, HCFS follow-up services alone have maintained an average dollar recovery rate of 72%.* And if anyone's going to beat that rate, it's us.

Armed with our company's proprietary tools and broad knowledge, HCFS personnel overcome the barriers and complexities that many payors have introduced to the process. Our people also identify patient deductibles, co-pays and other items that the facility may bill to the patient.

This is our turf.

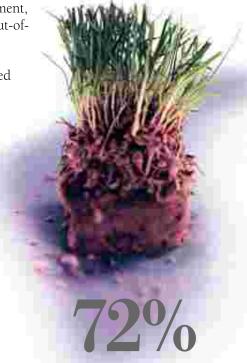
Our follow-up staff are dedicated to this specialty and nothing distracts them from it. Recruited from hospitals, insurance carriers and state government, they know both sides of the fence. Including Medicare, Medicaid, Out-ofstate Medicaid, Indian Health, and commercial insurance carriers.

Some industry or government workers are effectively or legally precluded from appealing some payors' decisions. And are unlikely to reverse decisions they themselves have made. Not so with HCFS. We work for you, and our follow-up can follow your cases anywhere.

If Medicaid is denied due to eligibility problems, we can get that person recertified. Our nationwide experience allows us to be familiar with Medicaid processing in all states. On the hospital's behalf, we re-bill all accounts on out-of-state-Medicaid.

And although HCFS personnel benefit from established rapport with most payors, that's only a starting point. If our courteous approach fails to resolve valid claims, we follow all avenues available to secure payment including administrative legal action through our in-house attorney.

HCFS's follow-up personnel can simply clean up old accounts for you, or can work as broadly in this area as you desire. We customize our protocols and procedures to match your institution's own processes



* Average of total dollars recovered for all types of accounts with a minimum age of 90 days from discharge and does not include adjustments or write-offs of any type.



Last year, HCFS recovered more than \$100,000,000 in self-pay accounts for our medical clients.



You know how people feel about most "bill collectors." We have a better way to collect from your past-due accounts. Our collections specialists are better trained, and far more pleasant than the typical "bill

collector." Which is why we collect more than others typically do. In fact, industry for industry, nobody recovers more than HCFS.

Ask your HCFS representative for details on our excellent performance in the healthcare field. We're skilled at the "human" approach because we specialize in serving medical facilities, particularly hospitals and medical centers. HCFS serves the majority of them in many states.

The results we obtain are all the more impressive when you consider that our front-end efforts mean our full-service clients have fewer nopay accounts in the first place.

And unlike many collections services who leave many thousands of dollars on the table by working only the large and easy accounts, HCFS looks for every available penny.

HCFS account managers truly understand the practices and special needs of patients and providers within the healthcare industry. Because HCFS also provides other types of billing and receivables services, our account managers often have extra resources and insight at their disposal. And we regularly audit all accounts to ensure that every possible dollar is being retrieved.

A comfortable debt-side manner

Because a healthy provider-patient relationship is as important to us as it to you, we work to preserve that connection while we're also working to maximize results. So your relationships with third-party payors remain sound. And healthcare providers and patients will feel comfortable about their relationship with you, too.

We report to major credit bureaus and take legal action, but only at your request.

More than trained. Expertly trained.

Our collections account managers are total professionals, among the best in the industry. performing properly and in compliance with the Fair Debt Collection Practices Act (*PL-95-109*).

Our people are persistent but polite. And their efficiency and composure is aided by fully modern facilities using the latest medical billing, payment monitoring, collection and skip-tracing software.

Are HCFS collection services right for you? Our phenomenal recovery rates in the healthcare industry are the simple answer to that.



So does HCFS collections – with record net returns

There are upfront charges.

There is an upfront plan.

How does several million dollars in additional cash collections appeal to you? The vast majority of our client hospitals have each recovered that much with HCFS.

You'll see, and we will be able to show, results from the outset, because HCFS provides thorough, accurate and timely reporting, reflecting accounts in all stages of representation and collection. Every patient's case is internally audited.

And every client relationship begins with a written plan

You pay only when your patients do



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