



The Virginia AAHAM Insider

A Newsletter by and for the members of the Virginia Chapter of AAHAM

The President's Message

Dear Virginia AAHAM Members and Friends:

Fall is in the air changing the colors of our landscape! Change, sometimes welcomed and sometimes not, is a part of life that we can always count on. We may look forward to change, expecting that it will bring joy, security and a sense of well-being or we may fear change, as it signifies the end of something comfortable. Either way, we cannot always plan our lives to avoid change or even handle it well. For those of us in the healthcare administrative management field, we live through change on a constant basis. While our organizations engage in planned changes, external forces may not always allow us ample time to plan for changes or truly understand the whys behind them. We then find that we are reinventing processes and policies to meet their demands.

Your AAHAM colleagues are a great resource to turn to when faced with the unexpected. The Virginia Chapter of AAHAM coordinates its educational offerings to address what is new to the industry. Our recent Fall regional meeting offered many beneficial topics. The national Annual National Institute (ANI) to be held in Bonita Springs, Florida from October 17th - 19th and our chapter's annual meeting, at the Kingsmill Resort in Williamsburg, from December 5th - 7th will not disappoint. Both conferences will address what's new in the healthcare field and offer much needed networking time. Our educational sessions allow us to maintain our knowledge level in order to deal with change and to progress. George Bernard Shaw once said, "Progress is impossible without change, and those who cannot change their minds cannot change anything."

In closing, I would like to thank our dedicated Board of Directors for leading the way to implement positive changes for our chapter. Without this team, we would not be able to bring you all the benefits AAHAM has to offer. I wish you a fun Halloween and a Happy Thanksgiving and hope to learn alongside of you at one of our upcoming conferences.

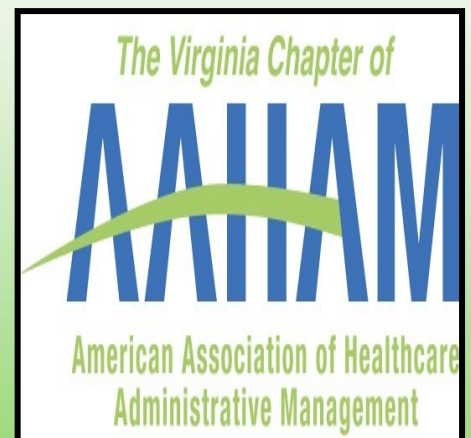
Yours in AAHAM,

Lin

Linda M. Patry, CRCE-I

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Why Leaders Need To Be Good Storytellers

Kelly Swanson

From childhood through college, I studied music as a classically trained pianist. I took lessons from masterful teachers, practiced every week, played in recitals, and did everything a good piano student does. You could put almost any sheet music in front of me, and I could play it. There was just one problem. I hated it. Eventually I walked away from it completely. I was chatting about this with a friend who is a musician, and I told him how puzzled I was that I walked away from that gift, and how it just didn't make sense that I would have such talent and no desire. But he wasn't surprised. "It wasn't the piano that you hated," he said. "It was the music."

For what good if you're skilled, and you know every part.....if the song that you sing doesn't come from the heart?

What does this have to do with leadership? I'm getting there.

A symphony is a great analogy for an organization - the musicians representing the employees and teams - the conductor representing the leader. Every musician and instrument is carefully chosen. Parts are rehearsed until they are flawless. And each separate note joins with the others to form a masterpiece that will wow the audience. The musician focuses on his instrument, like the employee focuses on his job. The team of violins join together in a common goal, just as the customer service department works in tandem. Everybody reads this sheet music which shows how their individual notes and clusters of notes work together to form a song that brings value to the audience - their customer. Just as a conductor makes sure all the pieces are moving together according to the music they are playing, a leader must do all of this AND make sure his employees care about the song they are playing. Leaders set the tone for the entire organization, much as a conductor leads his orchestra to a winning performance.

So what does storytelling have to do with leadership?

Story is the bridge between a conductor and his musicians. Leaders create the music that their employees will play, and keep them passionate about the music. Just as a conductor can't simply expect to hand the symphony the music and they're ready - a leader can't just give employees job descriptions and call it a day.

Every effective leader needs to be an effective storyteller. Why? Because the job of a leader requires the ability to motivate and inspire a group of people to take action. Whether it's influencing employees, customers, or a market, today's leader must do more than tell people what to do, but actually make them want to do it. It's the difference in manipulation and motivation.

Now, more than ever before, employees distrust leadership. Not only that, over 70% of employees (according to the latest Gallup poll) are disengaged from their work, and if unchecked is predicted to rise to 86%. That means that over 70% of the current workforce has checked out. They just haven't quit yet. And people who don't care, don't play beautiful music.

Strategic Storytelling is the skill set that leaders use to teach, motivate, and inspire their employees. It is the skill that wraps a goal in a vision and sells the vision to the people. Story is the tool used to bridge the company to the buyer. No matter what our business or role inside that business, we're all in the business of persuasion and influence. Story is the best tool we have to take information and deliver it in a way that has true influence.

Many leaders focus on the facts and wonder why their audience isn't as excited as they are - when they should be focusing on the story instead. Facts tell, stories sell.

So how do we as leaders effectively utilize this tool? Listen in on the free recorded podcast below where Chip Lutz, The Unconventional Leader, and I discuss story and its application.

The Leadership Happy Hour with Unconventional Leader, Chip Lutz http://directory.libsyn.com/episode/index/id/6256207/tdest_id/469245

https://www.linkedin.com/pulse/why-leaders-need-good-storytellers-kelly-swanson?trk=portfolio_article-card_title



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Health System

Capital Markets Update for Health Care and Senior Living

During the past year, there have been notable changes to capital markets conditions that have impacted financing alternatives for nonprofit health care and senior living organizations. After years of low interest rates, we are finally beginning to see rates rise in a meaningful way. This is because the Federal Reserve has increased the federal funds rate seven times since December of 2015, after effectively lowering the rate to zero in 2008. In addition, recent federal tax law changes have impacted the market for tax-exempt borrowers. Health care and senior living organizations need to be cognizant of current market conditions as well as the recent changes to the financing landscape, as doing so will enable these organizations to adapt and position themselves for success.

Impact of Tax Reform on Health Care Finance

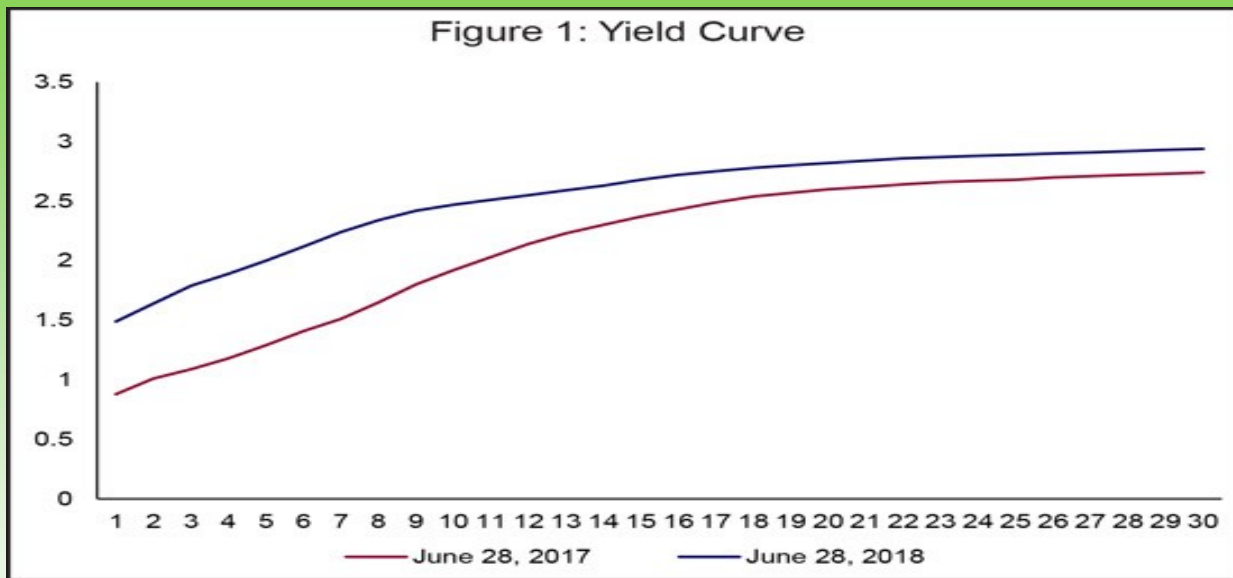
Signed into law on December 22, 2017, the Tax Cuts and Jobs Act lowered corporate tax rates and had two notable impacts on health care and senior living borrowers, particularly those utilizing tax-exempt financing. First, the Act eliminated the ability of organizations to complete an advance refunding of existing tax-exempt debt with new tax-exempt debt. During periods of falling rates (like much of the past decade), many organizations used a tax-exempt advance refunding to lock in savings prior to the existing debt's optional redemption date. As of January 1, 2018, however, organizations are no longer able to use tax-exempt proceeds to advance refund existing tax-exempt debt. Organizations must now use taxable financing, including taxable bonds, loans, and governmental agency finance like U.S. Department of Housing and Urban Development/Federal Housing Administration (HUD/FHA) and U.S. Department of Agriculture (USDA) programs, in order to advance refund existing debt or wait until the existing debt is currently refundable.

Secondly, during the past decade, many organizations used tax-exempt financing via a private placement, or direct purchase, of bonds by banks and other financial institutions (the "lender"). In some cases, the underlying bond documents linked the interest rate to the lender's corporate tax rate via a "gross up" provision. Accordingly, the lender is able to increase the bond interest rate if there is a decline in the Internal Revenue Service (IRS)-stated corporate tax rates, so that the lender is able to maintain the same after-tax yield. To illustrate, assume that the initial fixed rate was 4% and that the lender's corporate tax rate declined from 35% to 21%. Many gross up provisions were written such that the initial fixed rate is multiplied by the result of one minus the new tax rate, divided by one minus the original tax rate [e.g., 4% multiplied by $(1 - 0.21) / (1 - 0.35)$]. In this scenario, the organization's interest rate would increase to approximately 4.92% as the result of changes to tax law. Gross up provisions do vary; therefore, organizations should review their bond documents and seek guidance from their bond counsel, financial advisor and/or investment banker as appropriate.

Yield Curve: Now vs. Then

The most recent tightening cycle began in December 2015 with the latest increase in June 2018. Presently, two more federal funds rate increases are projected for the remainder of 2018, with three more penciled in for 2019.





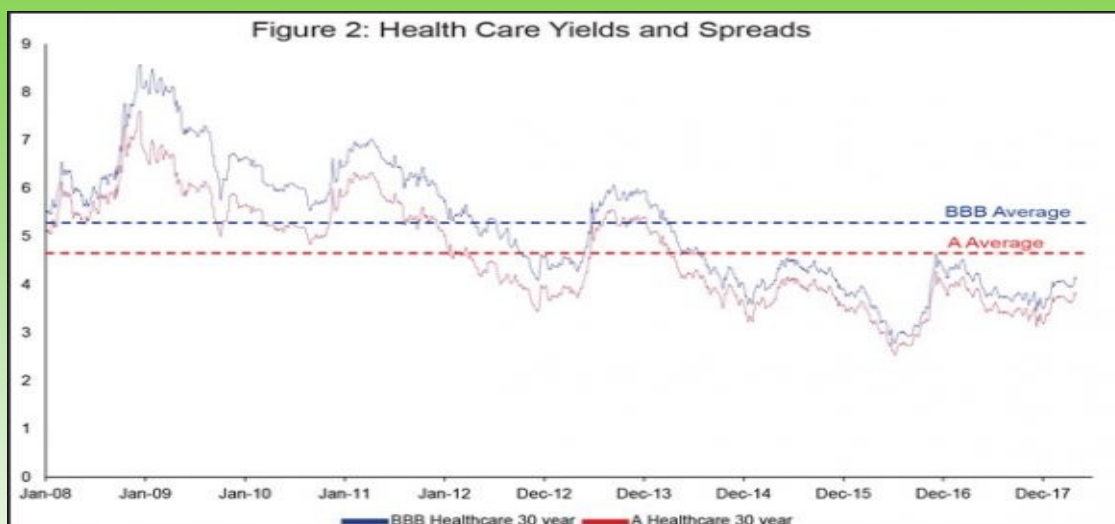
The Fed's decisions have considerable impact on the short end of the yield curve. Figure 1 illustrates the difference between the AAA general obligation bond yield curve as of June 28, 2017 and 2018 for bonds maturing between one and 30 years. The yield curve flattened as short-term interest rates increased more than long-term rates. For example, yields on one-year maturities increased by 61 basis points while the 30-year yields increased by only 20 basis points. Accordingly, the slope of the curve, as measured by the difference between the one and 30-year bond yields, is currently 145 basis points versus 186 basis points a year prior.

The upward shift in the AAA yield curve also impacted taxable rates and popular borrowing indices like one-month (1M) LIBOR and the prime rate. Over the past 12-months, 1M LIBOR increased by 89 basis points from 1.22% to 2.09%. As such, organizations with floating-rate debt tied to 1M LIBOR and the prime rate have experienced a noticeable increase in their interest cost. Given the slope and continued pressure on the short end of the yield curve via the Fed's potential action, organizations may consider evaluating potential fixed-rate financing options to take advantage of long-term rates and eliminate interest rate risk. Additionally, since most variable rate structures are callable at any time, tax law changes prohibiting advance refundings probably do not apply.

Health Care Yields and Spreads

General market health care yields remain favorable when compared to their historical averages dating to the beginning of 2008. As of June 29, 2018, the current 30-year yields for A and BBB health care were 3.58% and 3.90%, respectively. Likewise, the historical average yields for A and BBB health care were approximately 4.6% and 5.2%.





Credit spreads between yields for different credit ratings represent the additional premium investors charge over a benchmark yield. For health care and senior living organizations, the focus is typically on credit spreads between A and BBB health care yields and AAA general obligation yields. Presently, the A and BBB health care spreads are 0.64% and 0.96%. Since 2008, however, the average credit spreads for A and BBB health care credits were 1.07% and 1.65%, respectively (Figure 2).

Accordingly, for the general health care market, long-term rates for investment grade organizations are stable and relatively low. We also continue to realize narrow credit spreads. As a result, accessing long-term, tax-exempt fixed rates continues to offer attractive financing for health care and senior living organizations.

Supply and Demand

Supply and demand of tax-exempt bonds also impact market conditions. As discussed above, tax reform pulled significant tax-exempt volumes forward from 2018 into 2017, as organizations raced to beat the changes impacting advance refunding rules. Total issuance (supply) through June 2018 is down nearly 19.5%, which can make new tax-exempt bonds relatively more attractive as investors (demand) have fewer buying opportunities.

Going forward, prudent health care and senior living organizations should keep a close eye on the changing market conditions, as doing so will enable them to modify financing plans and position themselves for a bright future.

Kyle W. Hemminger

Vice President



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Terry Fuller or Rika Gripp at 1.800.723.5463



Contact: Matthew Hundley -
Certification Director
703-281-4043 x 3
matthew@aaHAM.org

For Immediate Release:
September 7, 2018



Michelle Blouse Earns AAHAM Certified Revenue Cycle Executive - Institutional Designation

Washington, DC - The American Association of Healthcare Administrative Management (AAHAM) has awarded **Michelle Blouse**, the prestigious designation of **Certified Revenue Cycle Executive - Institutional (CRCE-I)**. The CRCE-I certification signifies that Michelle Blouse has completed a rigorous professional competency examination addressing the complex areas of Patient Access, Billing, Credit & Collections, and Revenue Cycle Management.

By achieving the CRCE-I designation, individuals demonstrate that they possess not only the knowledge base required to pass the 8-hour examination but also a dedication to excellence and the advancement of their profession. This level of knowledge and commitment is highly valued by healthcare executives and certification is frequently a pre-requisite for patient account management positions.

Successful management of the revenue cycle operation is critical for the financial well-being of a healthcare institution, clinic or physician's office. A mark of excellence for more than 30 years, the CRCE-I (Certified Revenue Cycle Executive - Institutional) certification process measures the technical and functional knowledge necessary to achieve this success.

To maintain AAHAM Executive certification, Michelle Blouse will be required to earn 40 continuing education units every two years in activities such as attending educational seminars, authoring articles and giving presentations, and coaching others for certification exams.

AAHAM is a national association of more than 2500 healthcare administrative management professionals with 31 chapters across the U.S and in India. A resource center for information, education and advocacy, AAHAM is the premier professional organization in healthcare administrative management, providing education, communication, professional standards and certification.

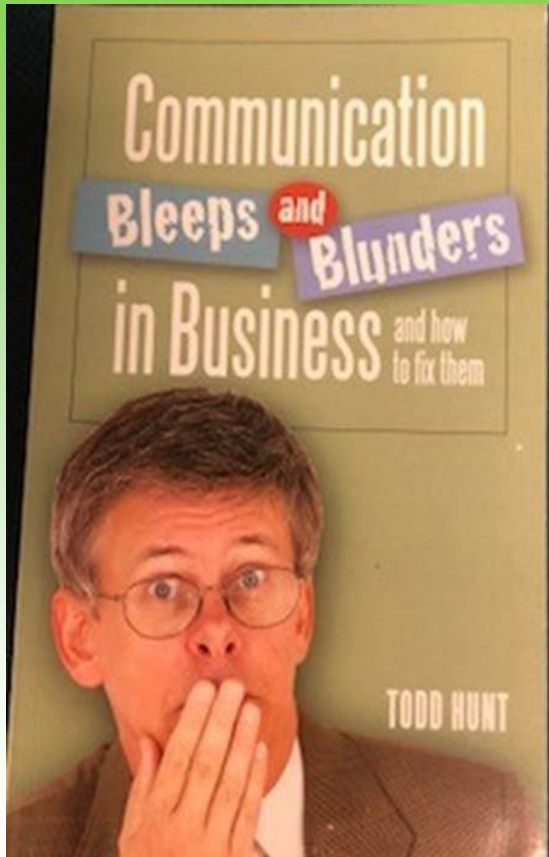
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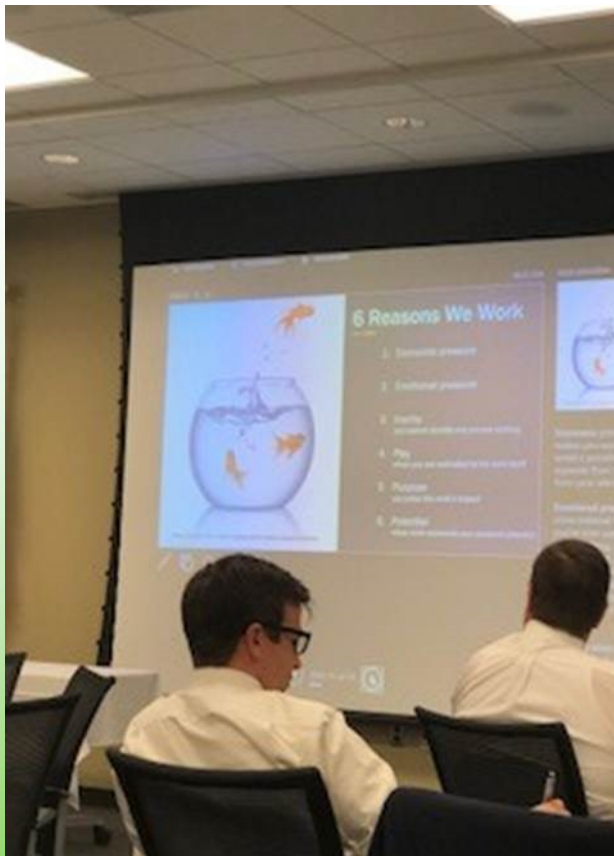
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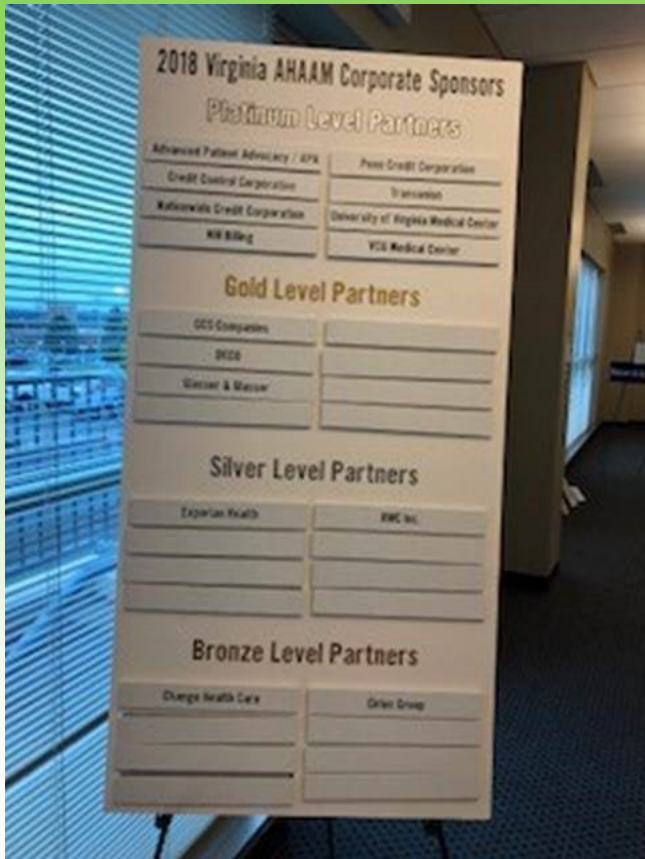
800-645-3055 www.nhibilling.com

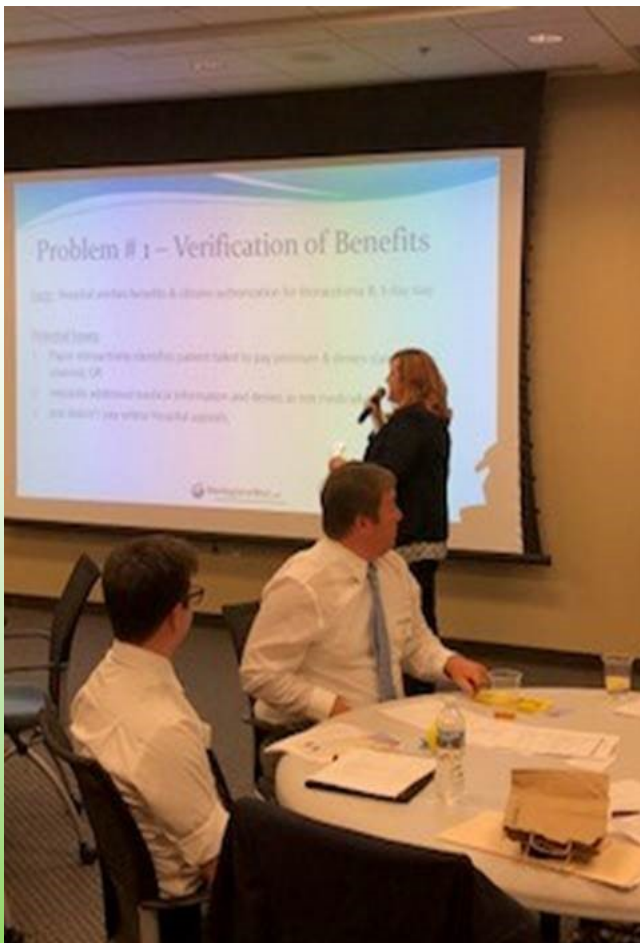
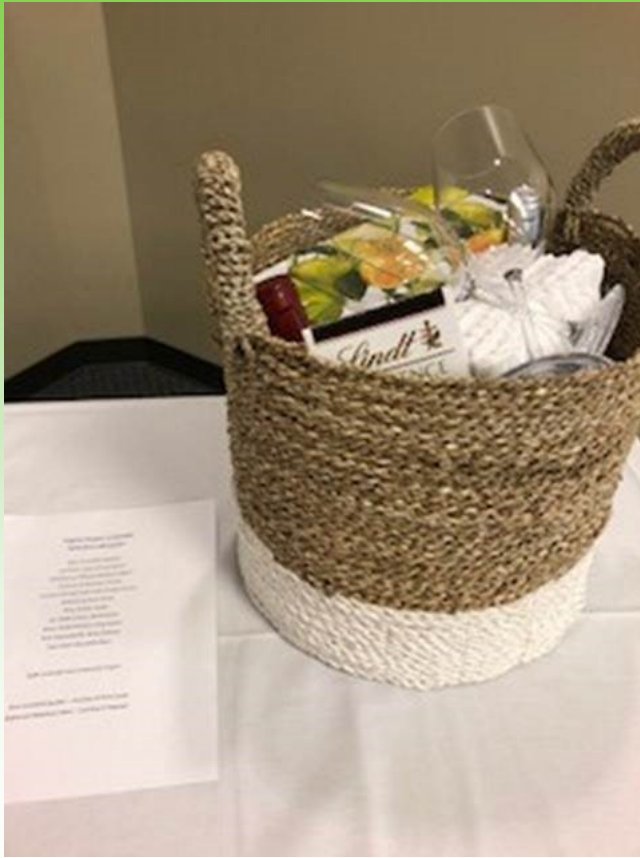


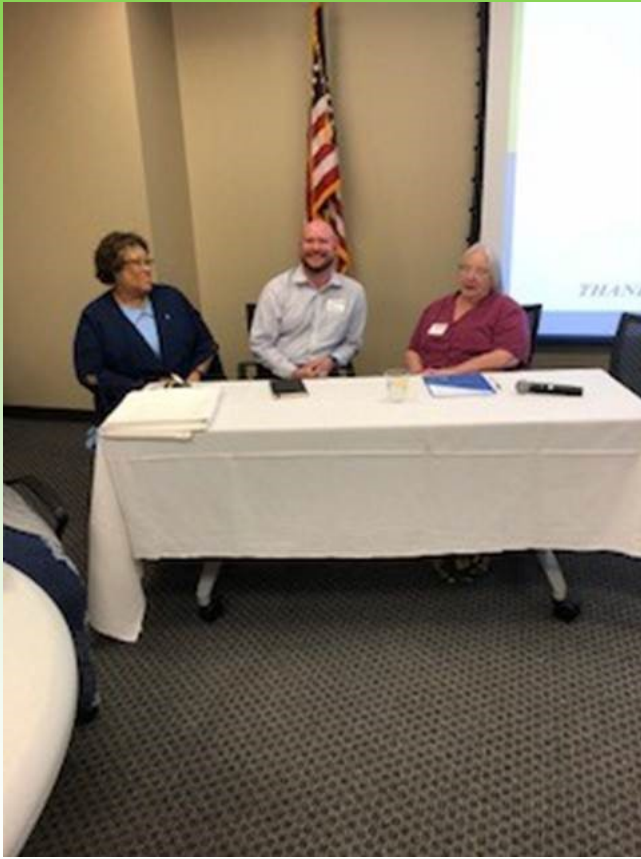
Highlights from the Fall Meeting

We started the day with a great breakfast sponsored by NCC. That was followed by humorist and keynote speaker Todd Hunt, who shared some great information on communicating clearly and how to avoid Bleeps and Blunders. Then we heard from Pat McKenna from Keybridge who gave an outstanding presentation on Creating a Culture for Success. Next, we heard from Bob Smyczek and Alexandra Kappaz from MedX regarding a case study with Inova. They shared some best practices for automating the claim status process. Lunch was delicious and sponsored by Glasser & Glasser and United Consumer Inc. Sarah Mendiola, Esq., RN gave us some great information on Best Practices for Contract Language. We ended the day with a payer panel session that included representation from DMAS, Virginia Premier, and Palmetto. Special thanks to Myra Smith, Spencer Huddleston, and Wendy Weary for participating in our panel. The raffle this year was for the Fairy Godmother Project. We raffled a Spa basket, which was a huge success. We raised \$260 for this amazing group that supports pediatric cancer patients and their families.









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Dale Brumbach

VP of Client Relations

800-720-7293

dale.brumbach@penncredit.com

Woodrow Samuel Scholarship

Woodrow Samuel Annual Scholarship Application

Purpose:

The Virginia State AAHAM Scholarship Award was established with the primary purpose of educating its membership in the management of health care receivables. As the chapter increased in membership and cash equity, the concept of a scholarship program was initiated by the Executive Board of Directors and was first offered in the fall of 1987. The Executive Board of Virginia AAHAM has continued to make the scholarship program available as it is believed educational funds are a benefit to individual members, the Chapter, and dependents of our members. In 2007, the name of the scholarship was changed to the Woodrow Samuel Scholarship Award to recognize a lifetime member of the VA State AAHAM organization. A maximum of \$1,000 scholarship award will be given.

Eligibility:

Eligible nominees must:

- Be a Virginia AAHAM member or a child of a Virginia AAHAM member as of January 1 of the current year.
- Eligible nominees can apply for the scholarship award on an annual basis.
- Members must be employed full time in a healthcare related field and dependents must be enrolled in an accredited college or school.
- Chapter dues of the member must be paid prior to the acceptance of requested scholarship applications.
- Classes taken must be taken during the current school year.

Nomination Procedure:

Nominees must:

- Complete the application form
- Include at least one letter of reference.
- Include or attach any documentation you would like to have considered.
- Include an essay on why winning the scholarship is important.

Submission:

The form will be completed and returned to the address listed at the end of the application. This application will be postmarked no later than January 30th of the year the application is submitted to the Virginia State AAHAM Scholarship Chairman. All application materials and supporting documentation will be reviewed by the Virginia State Scholarship Committee. After all applications are reviewed, the applicant will be notified if they have been selected as a Scholarship recipient by the Chair of the Scholarship Committee.

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Certification... why bother?

You may wonder why you should bother with obtaining your certification. After all, it's a lot of work—Let us enlighten you! Certification is an investment in your personal growth and your professional future.

Benefits of obtaining AAHAM certification:

- Professional development
- Individual enrichment
- Employer awareness
- Recognition by industry and build a network of connections in the elite group that shares your designation
- Personal challenge and satisfaction
- National recognition
- Recognition and access to the positions and promotions you seek and deserve

—AND—

An AAHAM certification demonstrates your:

Commitment—to your field and your ongoing professional development.

Expertise—you possess the knowledge to meet the industry's highest standards and the capacity to pass a rigorous certification examination.

Professionalism—your pursuit of excellence supports the quality of service in your career and in the healthcare industry.

CRCE-I & CRCE-P exams are considered to be the best indication of knowledge in our field. Set a goal or make a promise to yourself to pass the exam. It will be gratifying to prove to yourself that you can pass this difficult exam, and that your years of experience and hard work will be evident to all by the CRCE-I/CRCE-P designation after your name.

The webinars that were held on credit & collection; Patient access and Billing are out on the web site.. Also a practice test is out there and the power points from the three webinars are on the web site. You have to be a Va AAHAM member to access this information. If anyone needs help with studying to contact me by e-mail ayden1@embarqmail.com or 434-293-8891 or 434-962-8508

Study guides are loaned out to members. You do not have to purchase your own study guide.

If you are interested in testing your knowledge and gaining the recognition that comes with certification, contact Leanna Marshall for additional information.

Leanna Marshall, CRCE-I

PFS Consultant

UVA Health System (Retired)

Phone: (434)293-8891

Fax: (804)977-8748

814 Montrose Avenue

Charlottesville, VA 22902

Virginia AAHAM offers a certification payment reward for passing the professional exam. AAHAM will reimburse the member for the cost of the exam.

Certification

2018 Certification Schedule

March 12-23, 2018

March 2018 Exam Period

April 18, 2018

Registration deadline for July 2018 Exam Period

July 9-20, 2018

July 2018 Exam Period

August 15, 2018

Registration deadline for November 2018 Exam Period

November 5-16, 2018

November 2017 Exam Period

December 19, 2018

Registration deadline for March 2019 Exam Period





2018 Membership Application

Please enter your data below, and then send this form, along with the \$30.00 annual dues to the address below to join or renew your membership with the Virginia Chapter of AAHAM.

Take advantage of these important benefits ...

- Problem solving and solution sharing with your associates
- Membership directory
- Reduced fees for chapter education events
- Access and preparation assistance for certification tests that demonstrate your professional skills
- Educational seminars & workshops
- Chapter newsletter
- Interaction & networking with peers

Please enter your information below.

First Name: _____ Last Name: _____

Certification: _____ Employer Name: _____

Job Title: _____ Mailing Address: _____

Day Phone #: _____ City: _____

Fax #: _____ State & Zip Code: _____

E-Mail: _____

MEMBERSHIP RECOMMENDED BY: _____

For additional information contact Linda Patry @ 540-741-1591 or via email at:
Linda.Patry@mwhc.com

Please mail the completed form with our dues payment of \$30.00 to the following address:

Treasurer, Virginia AAHAM
Linda Conner
2204 Wilborn Ave.
South Boston, VA 24592

-OR-

Take advantage of our online membership application and payment options. Visit our website at
http://www.vaaaham.com/Membership_Application.html

Virginia AAHAM Tax ID: 54-1351774



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Virginia AAHAM Executive Board 2018-2019



Chairman of the Board

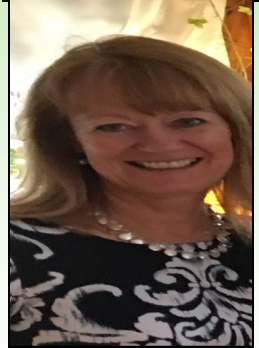
(Chapter of Excellence Committee)

David Nicholas, CRCE-I

President, Mercury Accounts Receivables Services

Office - (703) 825-8762

Email— David@Mercury.ARS.com



President

(Committee Chairperson: Nominating Committee; Accounts Receivable/Third Party Payer Committee)

Linda Patry, CRCE-I

Director, Patient Financial Services

Mary Washington Hospital

2300 Fall Hill Ave. Suite 311 Fredericksburg, VA. 22401

Office 540-741-1591 Linda.Patry@mwhc.com



First Vice President

(Committee Chairperson: Membership & Chapter Development:Chapter Awareness)

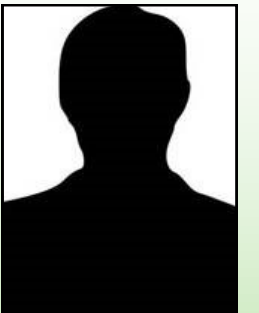
Amy Beech, CRCE-I

Patient Accounting Supervisor

Augusta Health

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Office—(540)245-7216 Email—abeech@augustahealth.com



Second Vice President

(Committee Chairperson: Education Committee; Government Relations Committee)

Dushantha Chelliah

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Charlottesville, VA, 22901

Office - (434)924-9266

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Secretary

(Committee Chairperson: Publications Committee; Scholarship Committee)

Pam Cornell, CRCE-I

Manager, Patient Accounts Billing and Follow Up

Mary Washington Healthcare

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Virginia AAHAM Executive Board 2018-2019

Treasurer



(Committee Chairperson: Vendor Awards Committee)

Linda Connor, CRCE-I

Manager of Patient Financial Services

Sentara Halifax Regional Hospital

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Email: linda.conner@halifaxregional.com



Appointed Board Member

(Committee Chairperson: Finance Committee; Constitution & By-Laws Committee; Historical Committee)

Brenda Chambers, CRCE-I,P

Revenue Integrity

HCA - RSSC Capital Division

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Richmond, VA 23225 Office—(804)267-5790 Email—Brenda.Chambers@hcahealthcare.com

Email—Brenda.Chambers@hcahealthcare.com



Appointed Board Member

(Committee Chairperson: Certification Committee)

Leanna Marshall, CRCE-I

UVA Health System (Retired)

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Email—ayden1@embarqmail.com

Appointed Board Member

(Committee Chairperson: Communications Chair)

Katie Creef, CRCE-I

Director of Patient Accounting

Augusta Health

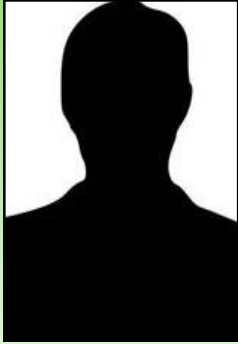
P.O. Box 1000 Fishersville, VA. 22939

Office- (540)332-5159 Email-kcreef@augustahealth.com

Office- (540) 332-5159 Email- kcreef@augustahealth.com



Virginia AAHAM Executive Board 2018-2019



Appointed Board Member

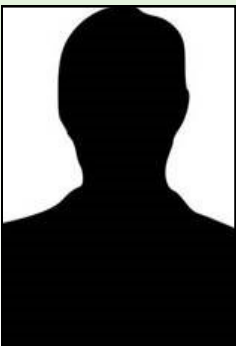
(Committee Chairperson, Sponsorship Committee)

Thomas Perrotta

Vice President of Client Relations, CCCO

Penn Credit

Office—800-800-3328 x3301 tom.perrotta@penncredit.com



Appointed Board Member

(Committee Co-Chair, Sponsorship Committee)

Dale Brumbach

Vice President of Client Relations

Penn Credit

Office 800-720-7293 dale.brumbach@penncredit.com



Honorary Board Member

Linda McLaughlin, CRCE-I

Director, Director Finance and Governmental Services

VCU Health System

PO Box 980227, Richmond, VA 23298-027

Office—(804)828-6315 Email— linda.b.mclaughlin@gmail.com



Honorary Board Member

Michael Worley, CRCE-I

Revenue Cycle Consultant

1807 Mount Vernon Street, Waynesboro, VA 22980

Office—(540)470-0020 Email— mworley@ntelos.net

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National News— www.aaham.org

**The 2018 Annual National Institute will be held
at Hyatt Regency Coconut Point in Bonita
Springs, Florida
October 17-19, 2018**



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The Virginia Chapter of the American Association of Healthcare Management (VA AAHAM) exists to provide or facilitate professional education, promote professional excellence, provide opportunities for sharing management strategies and tactics through professional networking. You and your organization are important to this mission. Virginia AAHAM benefits by drawing on the experience and education that you and your organization can bring to the activities and efforts of our association. Virginia AAHAM's mission. I hope that you will consider supporting Virginia AAHAM this year. —Dale

Mark your calendars!

Upcoming VA AAHAM events:



**2018 Annual Meeting and Conference,
Williamsburg, VA.
Dec. 5-7, 2018**



**Go to our web site
for more
information and**

registration: www.vaaaham.com

Other Upcoming Webinars

- October 4, 2018—Billing
- October 11, 2018—Credit and Collections
- October 18, 2018—A/R Management



Contest for Newsletter Articles!



Writers Wanted!

The Virginia Chapter of AAHAM will award **\$100** to the author of the best article submitted to the Publications Committee during 2018. Submit articles to Amy Beech abeech@augustahealth.com. Newsletters are published quarterly. Don't miss your chance to be read, recognized, and rewarded for your writing talent.

This publication is brought to you through the collective efforts of the **Publications Committee**

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What is AAHAM?

AAHAM is a premier professional organization for healthcare administrative management. Our goal is to provide quality member services and leadership in the areas of education, communication, representation, professional standards and certification. Virginia AAHAM was founded in 1982 as the American Guild of Patient Account Management. Initially formed to serve the interests of hospital patient account managers, AAHAM has evolved into a national membership association that represents a based constituency of healthcare professionals.

