

Pre-Collection Revenue Optimization for Healthcare Operators

**Institutional Executive Proposal
VitaCoreX LLC | Confidential**

Hidden Revenue Leakage Before Agency Referral

Healthcare operators lose recoverable revenue due to:

- Immediate contingency-based escalation
- Unstructured repayment attempts
- Low enrollment into auto-pay plans
- Weak documentation before enforcement
- Higher complaint and dispute risk

This is a sequencing problem — not a collections problem.

The Pre-Collection Framework

We deploy a structured repayment and documentation layer before agency referral:

- Digital agreement (E-SIGN compliant)
- Mandatory ACH authorization (preferred)
- Standard disclosures and audit trail
- Defined default triggers
- Agency remains a backstop for failures

Goal: higher net cash, lower friction, stronger enforceability.

Operating Model (End-to-End)

A/R aging 30–120+ days

→ Structured offer

→ Signed agreement

→ Auto-pay activation

→ Monitor & nudge

→ Default triggers

→ Escalate (in-house / agency)

→ Outcomes: cure / roll-to-agency

Key principle: capture consent + terms + itemization first.

Offer Structure (Policy-Controlled)

Eligibility:

- 30–120+ days past due (configurable)
- Exclude bankruptcy, fraud flags, active disputes

Terms:

- 6–24 month installment plans
- Optional settlement discount (policy-controlled)
- Grace window (60–90 days, optional)

Controls:

- E-signature + audit trail
- ACH authorization preferred
- Retain itemization, logs, and all communications

Legal & Compliance Guardrails (U.S. + Florida)

Designed to align with:

- FDCPA (15 U.S.C. §1692) — behavioral compliance standard
- CFPB Regulation F (12 C.F.R. Part 1006)
- Florida FCCPA (Fla. Stat. §559.55–559.785)
- FCRA (15 U.S.C. §1681) — only if credit reporting applies
- E-SIGN (15 U.S.C. §7001) & Florida UETA (Fla. Stat. §668.50)

Structured documentation strengthens downstream enforceability.

This material is for operational and commercial discussion and is not legal advice.

Financial Model Inputs (Illustrative — Tunable to Your Historical Curves)

Metric / Parameter	Value
Portfolio principal:	\$2,000,000
Immediate agency gross recovery:	20%
Agency contingency fee:	30%
Pre-collection offer acceptance:	22%
Plan completion rate:	70%
Principal recovery within plans:	90%
Residual portfolio sent to agency:	Yes (failures only)
Program fixed cost (pilot):	\$18,000 (placeholder)

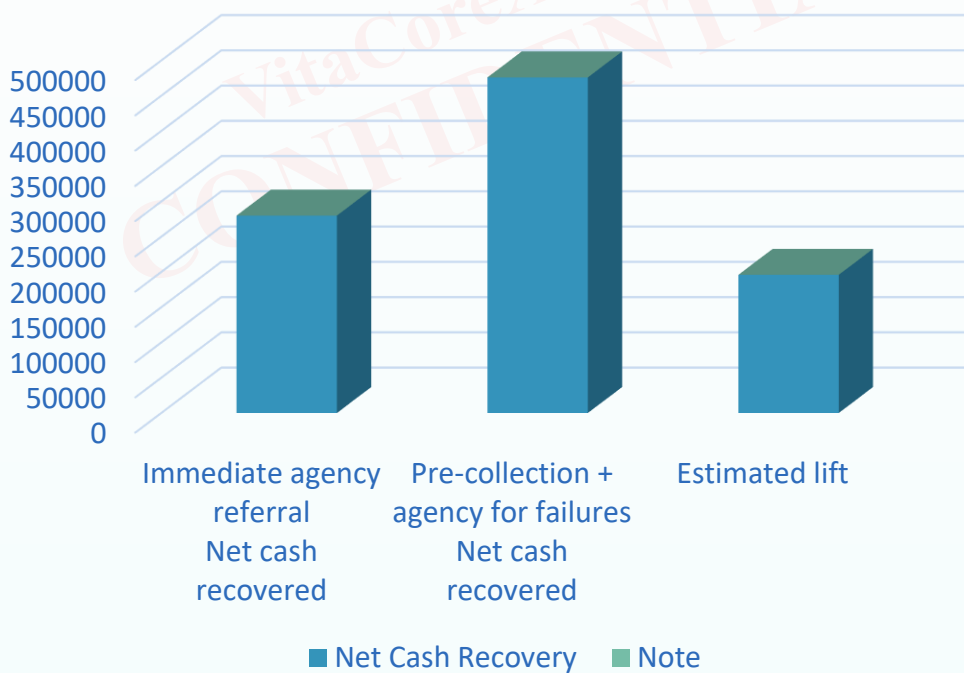
All assumptions are adjustable to your historical performance.

Net Cash Recovered — Two Paths (Illustrative)

Immediate agency referral
Net cash recovered: ~\$280,000

Pre-collection + agency for failures
Net cash recovered: ~\$476,000

Estimated lift: +\$196,000 (+70%)



Interpretation: recover more net cash before contingency compression, while preserving agency escalation only for failures.

Sensitivity (Net Lift vs Key Drivers)

Drivers that matter most:

Immediate agency referral
Net cash recovered: ~\$280,000

Pre-collection + agency for failures
Net cash recovered: ~\$476,000

Estimated lift: +\$196,000 (+70%)

We tune assumptions to your historical data during the pilot.

Systems, Controls, and Reporting

Recommended tool stack:

- E-signature: DocuSign / Adobe Sign
- Payments: ACH via processor (Stripe ACH or existing vendor)
- CRM / A/R tracking: segmentation + escalation triggers
- Communications: compliant scripts + opt-out handling
- Records retention: audit-ready storage

KPI scorecard (pilot):

- Offer acceptance (target 10–25%)
- Auto-pay activation (target 80%+)
- Cure rate (target varies)
- Net recovery (above agency baseline)
- Roll-to-agency (lower is better)
- Complaint rate (track & reduce)

Engagement & Commercial Structure

Base program fee:

\$10,000–\$15,000

Covers: pilot setup, documentation, controls, reporting

Performance fee:

% of incremental net recovery above baseline

Alignment: we win only when net cash improves.

Pilot Launch (60 Days)

Weeks 1–2: configure policy, templates, and systems

Weeks 3–4: launch pilot cohort

Weeks 5–6: measure KPIs, tune assumptions

Weeks 7–8: scale decision & rollout plan

Next step: confidential portfolio review + baseline calibration.

Respectfully, Steven Miller