Crowe

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Crowe Healthcare Summit 2019

Nurture Your Network
Upskill. Connect. Grow.

Analyzing Prior Period Adjustments and Operational Follow-Up

September 17

Presented by:
Jim Medawar
Shawn Willey

Your presenters

Jim Medawar

serves as Senior Director of Revenue Cycle Operations and is the regional leader serving the Illinois and Indiana Markets for Ascension, the nation's largest nonprofit health system and world's largest Catholic health system.

Shawn Willey

is a Net Revenue Manager with the Ascension National Net Revenue Management team. Shawn serves as the expert at Ascension in the use of the Crowe RCA application and accounts receivable valuation.

Agenda

- Change in Prior Definition
- Process Flow
- RCA Reports
- VA Themes and Operational Examples
- Tableau Dashboards
- Case Studies

ASCENSION

Change in Prior Definition

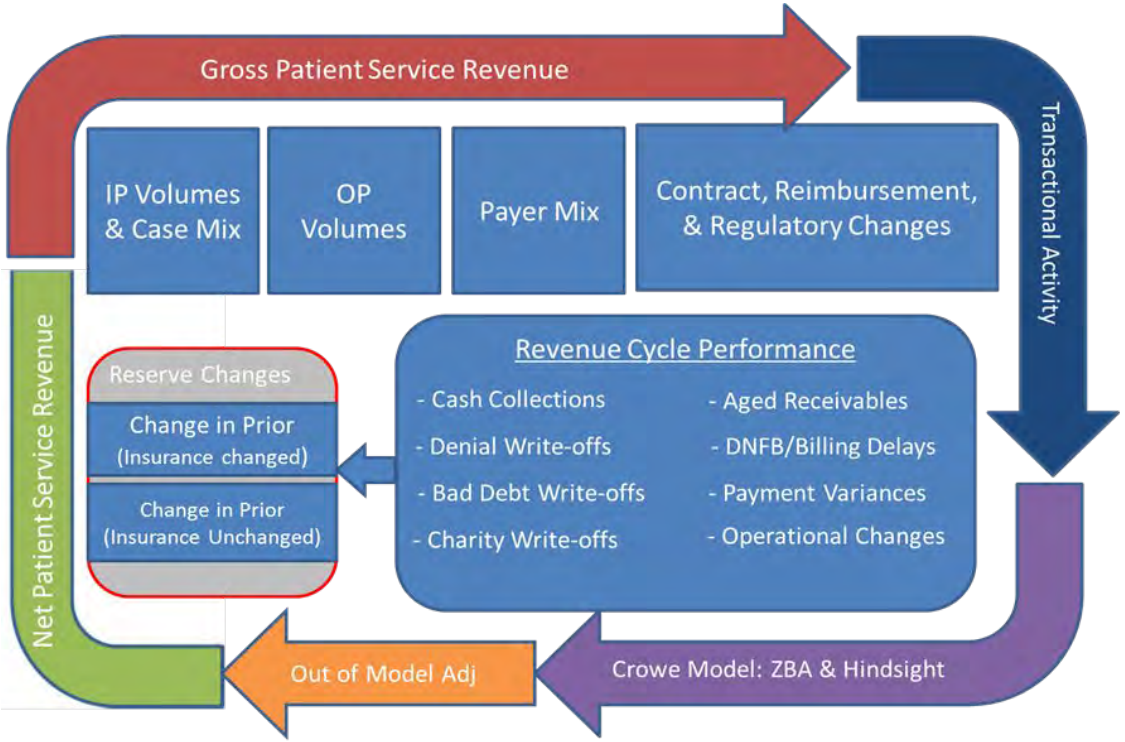
Crowe Definition

Changes in Prior Estimates refer to reserve changes on A/R from a prior period based on a new set of parameters which may include a ZBA or hindsight update or recalculation, shift from one payor to another, movement to an older aging bucket, an overall change in reserve methodology, or transaction activity in the current period.

Definition in Practice

What you have to explain to your CFO on the last day of close at 6 p.m. if this is materially negative.

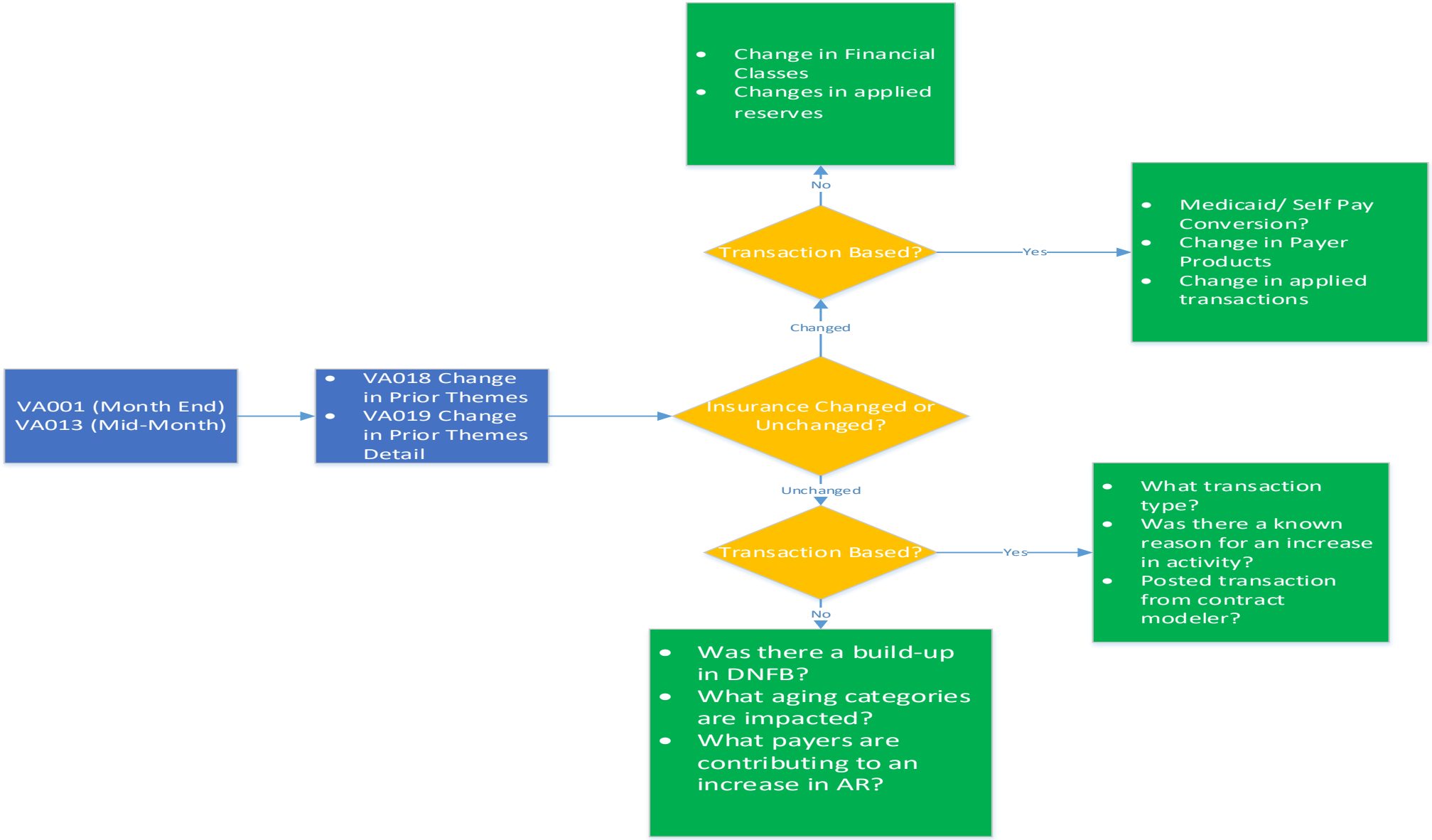
Change in Priors – High-Level Overview



Change in Prior Estimates are the last step in the Net Revenue Valuation Process. This step addresses all changes that occurred from one period to another. These changes relate to RCO performance, patient account/Crowe model changes, reserve changes, and potential reimbursement and regulatory changes. Change in Prior estimates are split between "Insurance Changed" (Example: registration errors) and "Insurance Unchanged" (Example: transactions or aging receivables).

Variance Analysis (VA) Reports	
VA1 – Net Revenue Analysis	VA11 – Estimates of Priors
VA4 – Net Revenue Account Detail	VA13 – Revenue Projection Analysis
VA5 – Changes in Prior Exceptions	VA14 – Revenue Projection Detail
VA6 – Executive Net Revenue	VA18 – Change in Prior Themes
VA9 – VA Account Detail	VA19 Change in Prior Themes Detail
VA10 – Analytical Comparison	VA21 Net Revenue Analysis by Facility

Change in Priors – Process Flow



Change in Prior Themes

Net Revenue

Change in Prior

1	Impact on Inactive Accounts	Late Charges/ Recoupments
2	Impact on Credit Balances	Duplicate Contractual/ Correction
3	Full Write-off with no Payment	Charity Transaction
4	Account Moving to Fully Reserved	Aging of AR
5	Impact on Fully Reserved Accounts	Cash Collections on Aged Accounts
6	Large Balance Account Activity	Transaction Activity/Account Review
7	Impact on Always Use Trending	High Risk Payers (Self Pay, MCD Pending)
8	Debit Balance to Credit Balance	Late Charge Credits
9	Unbilled to Billed (Time of Billing)	Resolution of DNFB Backlog
10	Secondary Account Balance Adjustment	Transaction Activity
11	Impact on Time of Billing Account	Contract Modeling Corrections
12	Payments with no Contractuals	Delay in Contractual Posting
13	Impact on Time of Payment Accounts	Delay in Contractual Posting
14	Revenue Removal	Late Charge Credits
15	Other	N/A

Adjusted Net Revenue

VA1 – Net Revenue Analysis (Changes in Prior Estimates)

This section represents the change in deductions when comparing to account's status and activity in the prior month resulting from a change in the Primary Insurance. The account valuation has changed based on the historical activity (Hindsight or ZBA) of the new Primary Insurance on the account(s).

The total of all Change in Prior Estimates Primary Insurance Changed or Unchanged.

Variance Analysis								
C/A Change in Prior Est (Prim Ins Changed)	Admin Adj Change in Prior Est (Prim Ins Changed)	Bad Debt Change in Prior Est (Prim Ins Changed)	Charity Change in Prior Est (Prim Ins Changed)	C/A Change in Prior Est (Prim Ins Unchanged)	Adm Adj Change in Prior Est (Prim Ins Unchanged)	Bad Debt Change in Prior Est (Prim Ins Unchanged)	Charity Change in Prior Est (Prim Ins Unchanged)	Total Change In Prior Estimate
$310,283	($62,675)	($181,199)	$504,893	$459,968	$415,709	$932,472	($314,339)	$2,065,113
($951,073)	($34,800)	$161,932	$115,893	($940,026)	($120,692)	$1,447,291	($821,041)	($1,142,517)
($640,790)	($97,476)	($19,267)	$620,786	($480,057)	$295,017	$2,379,763	($1,135,381)	$922,595

This section represents the change in deductions when comparing to account's status and activity in the prior month resulting from no change in the Primary Insurance. The account valuation has changed based on the historical activity (Hindsight or ZBA) of an account moving to the next aging category or additional transaction activity occurred in the account(s).

VA4 – Net Revenue Account Details

Below is a list of all of the available fields in the VA4 report.

Account ID	Account Number	Discharge Date	Admission Date
Start SIPG	Start Financial Class	Start Insurance Provider	End SIPG
End Financial Class	End Insurance Provider	Start Period InOut Type	End Period InOut Type
Service Line	Start Period Total Charges	End Period Total Charges	Account Total Charges
Gross Revenue	Current Contractual	Current Admin Adjustment	Current Bad Debt
Current Charity	Current Month Less Gross Revenue	Case Mix Index (CMI)	Net Revenue (CMI Adjusted)
DRG	Change In Revenue	C/A Change in Prior Est (Prim Ins Changed)	Admin Adj Change in Prior Est (Prim Ins Changed)
Bad Debt Change in Prior Est (Prim Ins Changed)	Charity Change in Prior Est (Prim Ins Changed)	C/A Change in Prior Est (Prim Ins Unchanged)	Admin Adj Change in Prior Est (Prim Ins Unchanged)
Bad Debt Change in Prior Est (Prim Ins Unchanged)	Charity Change in Prior Est (Prim Ins Unchanged)	Total Change In Prior Estimate	Total Deductions
Net Revenue	Cases (Admits)	Patient Days	

VA13 – Revenue Projection Analysis

Values in the Thousands	Current Month - Projected					
SubFacility	Actual MTD Net Revenue	Projected Remaining Net Revenue	Preliminary Projected Net Revenue	Total Change in Prior Estimates	Total Projected Net Revenue	Net Realization %
Carmel - Soarian	$10,935.7	$4,501.7	$15,437.5	$449.0	$15,886.4	34.5%
Carmel Ambulatory Surgery Center	$1,232.2	$626.6	$1,858.8	($57.6)	$1,801.2	28.47%
Dunn - Soarian	$1,326.2	$468.7	$1,794.9	$93.4	$1,888.2	34.05%
Endoscopy Center	$524.9	$255.6	$780.5	$15.2	$795.7	40.33%
Heart Center - Soarian	$10,579.6	$3,962.9	$14,542.5	($271.0)	$14,271.5	26.35%
Mercy - Soarian	$1,501.8	$499.4	$2,001.2	($36.3)	$1,965.0	29.72%
Naab Road Surgery Center	$2,500.0	$1,196.9	$3,696.9	($142.6)	$3,554.2	30.04%
Randolph	$1,319.8	$488.2	$1,808.0	$254.2	$2,062.2	28.67%
Salem - Soarian	$947.8	$443.0	$1,390.8	($90.3)	$1,300.5	28.45%
St. Mary's Med Center - Soarian	$29,478.7	$10,983.2	$40,462.0	$1,542.1	$42,004.1	27.18%
Total	$60,346.8	$23,426.2	$83,773.0	$1,756.0	$85,529.0	28.62%

VA18 – Change in Prior Themes

Theme	Primary Insurance Changed		Primary Insurance Unchanged			
	Transaction Based Change in Prior	Non-Transaction Based Change in Prior	Transaction Based Change in Prior	Non-Transaction Based Change in Prior	Total Change In Prior	Total Number of Accounts
Impact on Inactive Accounts	$0	$0	($3,717)	($66)	($3,783)	105
Full Write Off No Payment in Current Month	($45,605)	$0	($83,081)	$0	($128,687)	42
Large Balance Account Activity	$23,943	$0	($217,464)	$12,274	($181,247)	17
Unbilled to Billed (Time of Billing)	($9,207)	($5,128)	$164,077	($16,138)	$133,604	163
Impact on Time of Billing Accounts	$95,526	$2,566	$487,161	($194,608)	$390,645	1,066
Impact on Time of Payment Accounts	$0	$0	$8,101	($36)	$8,065	9
Payments with no Contractual	$0	$0	($48)	$0	($48)	1
Secondary Account Balance Adj	($4,367)	$0	$53,740	($65,033)	($15,659)	618
Impact on Always Use Trending	$0	$0	($2,368)	($8,917)	($11,285)	40
Accounts Moving to Fully Reserved Status	$0	$0	$0	($65,267)	($65,267)	30
Impact on Fully Reserved Accounts	$0	$0	$88,154	($1,348)	$86,806	144
Debit Balance to Credit Balance	$4,040	$0	$15,109	$0	$19,149	19
Impact on Credit Balances	($14,191)	$0	$10,904	($56)	($3,343)	47
Revenue Removal	$0	$0	$0	$0	$0	0
Other	$15,169	$0	$0	$2,151	$17,320	15
Total	$65,308	($2,562)	$520,567	($337,042)	$246,271	2,316

VA19 – Change in Prior Themes Detail

Below is a list of all of the available fields in the VA19 report.

Theme	Transaction Based	Primary Insurance Changed	Account Number
Admission Date	Discharge Date	Start Period In Out Type	Start Period SIPG
Start Period Financial Class	Start Period Prim Ins Provider	Current Period In Out Type	Current Period SIPG
Current Period Financial Class	Current Period Prim Ins Provider	Start Period Aging	Current Period Aging
Prior Period Gross A/R	Prior Period Contractual Est	Prior Period Admin Adj Est	Prior Period Bad Debt Est
Prior Period Charity Est	Prior Period Net A/R	Current Period Gross A/R	Current Period Contractual Est
Current Period Admin Adj Est	Current Period Bad Debt Est	Current Period Charity Est	Current Period Net A/R
Total Change In Prior Contractual	Total Change In Prior Admin Adj	Total Change In Prior Bad Debt	Total Change In Prior Charity
Voided Revenue	Total Change In Prior	Current Period Contractual Posted	Current Period Admin Adj Posted
Current Period Bad Debt Posted	Current Period Charity Posted	Current Period Payment Posted	Revenue Reduction

Potential Areas of Special Consideration with CIP

Void/Rebill Accounts

Patient accounts that move between Source Facilities

Bad Debt Quasi Calculations

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CIP Analysis with Tableau

Change in Prior Analysis - Northeast

July 31, 2019

Select a Region	Select and In/Out Type	Primary Insurance Changed?	Transaction Based?
All	All	All	All

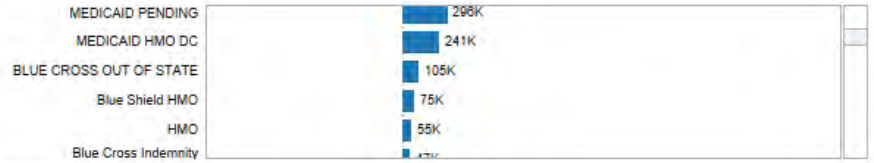
Region & Source Facility

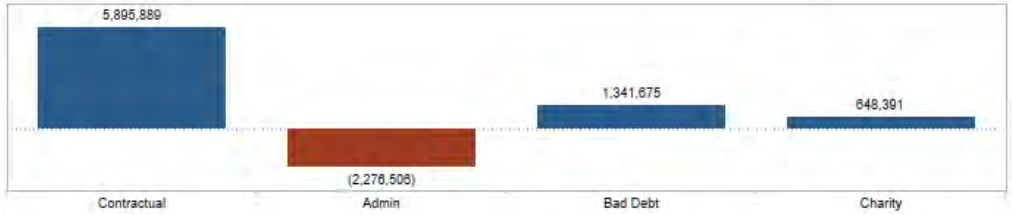
		Current Period	Trailing 3 mo Avg	Variance
Amsterdam	St. Mary's Amsterdam	459,425	710,790	(251,365)
Baltimore	St. Agnes	332,807	573,109	(240,301)
Binghamton	Our Lady of Lourdes NY	1,273,309	1,012,853	260,457
Bridgeport	CTBRI-Cerner	3,139,903	(946,846)	4,086,749
	CTBRI-Client	0	0	0
Washington	Providence(DC) - Meditech	403,993	(606,865)	1,010,857
Grand Total		5,609,437	743,040	4,866,397

Theme Category

		Current Period	Trailing 3 mo Avg	Variance
Accounts Moving in & out of 360+	Impact on Fully Reserved Accounts	374,495	264,607	109,888
Accounts Previously Settled	Impact on Inactive Accounts	3,901,747	688,673	3,213,074
Accounts with Change in Estimate	Debit Balance to Credit Balance	585,439	367,045	218,394
	Impact on Always Use Trending	(316,037)	(332,025)	15,988
	Impact on Time of Billing Accounts	75,733	85,856	(10,123)
	Impact on Time of Payment Accounts	1,699,162	359,465	1,339,697
	Other	(71,932)	(15,849)	(56,084)
	Payments with no Contractual	514,519	512,497	2,023
	Revenue Removal	520	(909)	1,429
	Secondary Account Balance Adj	406,070	584,318	(178,249)
	Unbilled to Billed (Time of Billing)	870,444	792,145	78,299
Credit Balance Accounts	Impact on Credit Balances	(164,279)	50,801	(215,081)
Large Balance Accounts	Large Balance Account Activity	(152,165)	(282,284)	130,120
OTHER		0	0	0
	Accounts Moving to Fully Reserved Status	(758,200)	(702,254)	(55,946)
	Full Write Off No Payment in Current Month	(1,356,077)	(1,629,045)	272,967
Grand Total		5,609,437	743,040	4,866,397

Financial Class





Total Change in Prior Trend

Account Detail

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Top 5 CIP Negative Accounts

Account Number	Aging Bucket	CIP	Balance
	0-30	(104,851)	104,851
	121-150	(89,459)	87,584
	121-150	(77,800)	116,553
	271-360	(72,137)	43,206
	121-150	(57,462)	117,620

Top 5 CIP Positive Accounts

Account Number	Aging Bucket	CIP	Balance
	271-360	210,905	(45,195)
	Closed	113,820	0
	61-90	75,191	597,788
	361+	68,986	560
	Closed	64,453	0

Discharged: 3/18/2019

ATB Snapshot with Estimates

Sub Facility	ATB Date	Aging Bucket	Current SIPG Short	Primary Insurance	Balance	Total Charges	Contractual	Admin	Charity	Bad Debt	Total Reserve
CTBRI-Cerner	7/31/2019	121-150	BC/BS Traditional	Bluecare HMO (962178)	117,620	117,620	58,104	776	0	1,235	60,116
	6/30/2019	91-120	BC/BS Traditional	Bluecare HMO (962178)	117,620	117,620	977	765	0	870	2,612
	5/31/2019	61-90	BC/BS Traditional	Bluecare HMO (962178)	117,620	117,620	23,261	788	0	1,564	25,613
	4/30/2019	31-60	BC/BS Traditional	Bluecare HMO (962178)	117,620	117,620	1,153	470	118	870	2,612
	3/31/2019	0-30	BC/BS Traditional	Bluecare HMO (962178)	117,620	117,620	365	294	24	1,929	2,612

Transaction Detail

Sub Facility	Post Date	Transaction Type	Transaction Sub Type	Transaction Desc	
Grand Total					0
CTBRI-Cerner	4/9/2019	CONTRACTUAL	Not Specified	BC Adjustment	117,620
	4/4/2019	CONTRACTUAL	Not Specified	BC Adjustment	-117,620
		PAYMENT	Insurance	Commercial Insurance Payment	0

Life to Date Summary

through prior month-end

Total Charges	117,620	100.00%
Contractual	0	0.00%
Administrative	0	0.00%
Bad Debt	0	0.00%
Charity Care	0	0.00%
Insurance Payments	0	0.00%
Patient Payments	0	0.00%

Change in Prior Trend - South

July 31, 2019

In/Out Type	Region	Source Facility	Sub Facility
All	All	All	All

		07-2018	08-2018	09-2018	10-2018	11-2018	12-2018	01-2019	02-2019	03-2019	04-2019	05-2019	06-2019	07-2019
Accounts Moving in & out of 360+	Impact on Fully Reserved Accounts	2,221,819	3,096,654	2,584,541	3,149,428	2,871,968	2,002,493	2,974,812	3,239,698	3,456,152	3,230,988	3,320,238	3,252,588	3,871,476
Accounts Previously Settled	Impact on Inactive Accounts	(974,902)	(1,573,142)	(322,895)	392,799	1,220,870	(84,509)	(218,926)	(277,120)	3,112	(700,822)	(11,915)	396,193	(1,315,702)
Accounts with Change in Estimate	Debit Balance to Credit Balance	1,449,685	1,409,999	1,929,976	1,923,008	726,449	1,943,171	182,315	1,863,914	2,293,996	2,395,744	1,927,330	2,420,206	3,392,665
	Impact on Always Use Trending	54,118	(1,252,050)	(2,073,741)	(2,889,627)	(3,525,379)	(1,767,954)	(176,733)	(1,403,481)	(898,231)	(1,248,453)	(815,695)	(1,114,706)	(776,249)
	Impact on Time of Billing Accounts	1,925,193	578,534	2,947,943	(5,959,967)	2,229,021	848,546	5,225,109	(106,616)	(4,329,689)	(3,178,609)	3,588,974	1,231,932	1,401,707
	Impact on Time of Payment Accounts	1,459,581	316,345	699,736	1,640	1,031,638	1,765,320	873,333	853,593	383,349	248,859	168,662	1,035,345	679,426
	Other	199,481	90,475	83,413	176,365	(104,431)	(15,103)	196,439	(98,271)	(522,686)	100,535	5,028	19,812	5,077
	Payments with no Contractual	558,146	261,132	475,379	555,374	455,984	684,495	800,145	649,284	526,270	608,476	553,479	497,278	977,040
	Revenue Removal	2,717	(3,903)	(12,334)	3,476	10,329	(13,183)	148,151	613	14,171	(16,157)	17,124	12,065	(6,804)
	Secondary Account Balance Adj	464,397	529,616	(897,946)	(1,178,662)	(496,661)	235,613	250,333	(92,339)	654,228	190,873	(138,107)	(257,001)	337,080
	Unbilled to Billed (Time of Billing)	2,803,264	1,892,568	3,138,927	1,961,904	3,703,351	5,172,453	3,936,488	3,637,942	2,209,194	1,386,468	2,868,574	3,386,604	2,949,190
Credit Balance Accounts	Impact on Credit Balances	969,214	3,417,359	4,603,413	4,139,527	3,350,274	4,095,159	2,320,716	5,104,215	5,901,052	5,742,252	2,234,751	6,155,107	(678,144)
Large Balance Accounts	Large Balance Account Activity	435,989	(456,205)	(935,991)	(2,257,028)	(3,011,075)	(2,213,696)	404,168	(931,264)	(1,506,566)	(2,981,603)	(1,265,779)	(1,569,723)	(2,513,449)
OTHER		0	0	0	0	0	0	0	0	0	0	0	0	0
	Accounts Moving to Fully Reserve..	(3,356,021)	(2,641,034)	(2,754,585)	(2,505,030)	(2,975,181)	(3,982,951)	(3,557,557)	(2,985,460)	(3,142,405)	(3,233,102)	(2,423,949)	(2,580,208)	(2,882,374)
	Full Write Off No Payment in Current Month	(8,118,295)	(9,389,273)	(7,195,078)	(9,635,625)	(7,277,100)	(7,338,810)	(7,326,610)	(6,648,816)	(6,074,722)	(6,104,806)	(6,108,285)	(6,029,402)	(6,556,847)
Grand Total		94,387	(3,722,928)	2,270,759	(12,122,417)	(1,990,943)	1,331,045	6,032,181	2,825,893	(1,032,784)	(3,559,357)	3,920,431	6,855,091	(915,909)

Change in Prior Trend - South

July 31, 2019

In/Out Type	Region	Source Facility	Sub Facility
All	All	All	All

	07-2018	08-2018	09-2018	10-2018	11-2018	12-2018	01-2019	02-2019	03-2019	04-2019	05-2019	06-2019	07-2019
BC/BS HMO	176,138	(161,819)	174,246	(184,538)	481,058	130,621	(18,724)	(12,317)	199,757	(223,250)	97,357	46,717	351,227
BC/BS PPO	(1,709,026)	(336,760)	519,632	(2,881,037)	1,706,912	2,480,904	(322,634)	153,624	1,221,994	(691,672)	1,308,187	1,310,724	268,911
BC/BS Traditional	2,729,798	1,669,493	1,400,429	767,658	2,282,105	3,309,539	2,743,734	629,291	2,684,128	3,857,076	2,680,943	3,759,983	3,727,583
Capitation/Risk-Based	(141,653)	(313,422)	(175,880)	(178,657)	(141,422)	230	(247,502)	(442,541)	(136,444)	(77,294)	(123,622)	(13,537)	(92,516)
Charity	(1,091,825)	(59,698)	(1,660,311)	979,825	(210,694)	(1,042,107)	2,437,991	(508,015)	(267,985)	1,673,296	(874,355)	(2,110,116)	249,357
Charity Care Application Pending	772,925	251,084	85,404	(865,112)	(342,280)	(500,536)	(332,347)	(492,049)	284,055	(702,147)	(799,607)	(263,411)	(515,341)
Commercial & Other Payors	7,746,032	4,109,359	890,535	(1,488,074)	2,095,135	2,620,627	3,294,728	3,169,232	2,423,336	501,341	1,248,218	4,602,687	692,595
Commercial Managed Care	(1,273)	201	1,746	(15,714)	49,140	1,361	(52,908)	(8,247)	(39,456)	(1,714)	(21,266)	(17,426)	779
DO NOT USE	143	7,349	(2,667)	(2,485)	787	(688)	8,627	78	(145)	96	95	95	95
Domestic - Self Insured Only	329,487	(111,637)	(115,498)	194,563	236,804	(158,875)	98,965	(900,083)	(287,912)	(499,402)	(52,557)	(113,487)	(311,973)
HMO/PPO	(316,926)	(691,869)	(921,054)	(751,464)	677,050	(1,581,491)	1,541,067	519,144	771,089	(1,233,358)	887,537	2,217,245	(2,636,458)
Medicaid Managed Care	(41,818)	(7,397,705)	(2,151,368)	(6,481,305)	(3,437,011)	(1,217,199)	(5,507,647)	(1,954,588)	(3,062,093)	(5,438,828)	(3,623,465)	(2,565,440)	(2,650,732)
Medicaid Pending	9,941,110	10,704,191	10,310,253	13,027,042	10,535,872	8,662,786	15,228,304	11,348,267	16,609,185	16,362,575	11,337,455	12,854,910	7,911,149
Medicaid Traditional													

Regions

	07-2018	08-2018	09-2018	10-2018	11-2018	12-2018	01-2019	02-2019	03-2019	04-2019	05-2019	06-2019	07-2019
Birmingham	(1,686,234)	(3,583,933)	103,363	(1,643,709)	(43,064)	3,503,182	2,030,118	1,769,797	(428,343)	3,072,342	900,314	2,757,592	2,888,193
Jacksonville	(914,621)	284,141	(883,784)	(3,344,138)	(663,447)	(719,815)	1,086,531	2,924,847	(1,004,647)	(730,397)	(892,770)	1,005,251	(55,445)
Mobile	(233,182)	(1,468,058)	(1,180,265)	(1,793,449)	(114,599)	307,384	174,269	(430,544)	(398,384)	(2,145,598)	2,026,400	(732,434)	100,792
Nashville	(1,448,325)	5,400,630	291,617	(2,643,245)	2,485,061	(401,594)	2,149,498	(1,177,638)	2,166,494	(1,050,673)	3,926,910	3,984,538	(1,037,919)
Pensacola	4,376,749	(4,355,708)	3,939,827	(2,697,876)	(3,634,895)	(1,358,113)	591,765	(260,569)	(1,367,904)	(2,705,030)	(2,040,424)	(159,856)	(2,811,529)
Grand Total	94,387	(3,722,928)	2,270,759	(12,122,417)	(1,990,943)	1,331,045	6,032,181	2,825,893	(1,032,784)	(3,559,357)	3,920,431	6,855,091	(915,909)

	07-2018	08-2018	09-2018	10-2018	11-2018	12-2018	01-2019	02-2019	03-2019	04-2019	05-2019	06-2019	07-2019
Emerald Coast - SHHEC	988,918	919,425	1,149,344	(127,126)	(312,621)	107,788	141,724	1,013,683	(921,814)	68,515	(287,337)	804,562	(263,086)
Gulf County - SHGSB	(4,492)	3,816	(627)	670	(14,888)	9,997	2,056	(3,093)	2,343	(20,302)	(23,760)	(27,404)	5,989
Gulf County - SHHG	349,464	57,272	1,611	(176,486)	84,927	(1,397)	105,666	(111,061)	(70,812)	21,559	98,440	79,181	(118,114)
Providence(AL)	(233,182)	(1,468,058)	(1,180,265)	(1,793,449)	(114,599)	307,384	174,269	(430,544)	(398,384)	(2,145,598)	2,026,400	(732,434)	100,792
Sacred Heart - SHHP	2,021,917	(4,781,475)	3,138,139	(2,921,273)	(3,188,864)	(1,065,934)	490,203	(1,044,147)	(9,784)	(2,476,748)	(2,187,207)	(817,403)	(2,432,859)
Sacred Heart - SHMO	1,016,254	(554,420)	(355,054)	525,298	(195,661)	(409,809)	(150,463)	(117,540)	(369,508)	(298,701)	337,689		

Case Examples
Test your New Knowledge

What caused the June 2019 CIP of ($125,530)?

ATB Listing

Period Date	Account Balance	Total Charges	Aging Bucket	Current Financial Class	Primary Insurance Provider	Contractual Estimates	Admin Adj Estimates	Charity Estimates	Bad Debt Estimates
12/31/2018	$58,006	$58,006	In-House	HMO/PPO	UHC	20,708	29	621	3,479
1/31/2019	$1,439,298	$1,439,298	In-House	HMO/PPO	UHC	546,933	720	15,400	6,211
2/28/2019	$1,553,549	$1,553,549	DNFB	HMO/PPO	UHC	606,816	621	17,400	10,000
3/31/2019	$499,402	$1,553,179	31-60	COMM	OPTUM	-	300	9,139	26,294
4/30/2019	$143,559	$1,553,179	61-90	COMM	OPTUM	-	86	4,824	14,758
5/31/2019	$143,559	$1,553,179	91-120	COMM	OPTUM	-	115	2,555	15,359

Transaction Listing

Posting Date	Transaction Amount	Transaction Code	Transaction Type	Transaction Description
3/4/2019	($826,590)	PayerADJ	CONTRACTUAL	Payer Contractual
3/27/2019	($227,188)	PayerChk	PAYMENT	Payer Payment
4/17/2019	($355,843)	PayerChk	PAYMENT	Payer Payment
6/18/2019	($143,559)	ContraMa	CONTRACTUAL	Contractual Manual Write
	($1,553,179)			

A. Financial Class changed and caused reserves to change

B. Additional contractual was applied on a time of billing account

C. Aging of account caused the change in prior

D. Primary insurance change caused the change in prior

What caused the June 2019 CIP of ($125,530)?

ATB Listing

Period Date	Account Balance	Total Charges	Aging Bucket	Current Financial Class	Primary Insurance Provider	Contractual Estimates	Admin Adj Estimates	Charity Estimates	Bad Debt Estimates
12/31/2018	$58,006	$58,006	In-House	HMO/PPO	UHC	20,708	29	621	3,479
1/31/2019	$1,439,298	$1,439,298	In-House	HMO/PPO	UHC	546,933	720	15,400	6,211
2/28/2019	$1,553,549	$1,553,549	DNFB	HMO/PPO	UHC	606,816	621	17,400	10,000
3/31/2019	$499,402	$1,553,179	31-60	COMM	OPTUM	-	300	9,139	26,294
4/30/2019	$143,559	$1,553,179	61-90	COMM	OPTUM	-	86	4,824	14,758
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6/18/2019	($143,559)	ContraMa	CONTRACTUAL	Contractual Manual Write
	($1,553,179)			

A. Financial Class changed and caused reserves to change ✗

B. Additional contractual was applied on a time of billing account ✓

C. Aging of account caused the change in prior ✗

D. Primary insurance change caused the change in prior ✗

What caused the June 2019 CIP of $7,491?

ATB Listing

Period Date	Account Balance	Total Charges	Aging Bucket	Current Financial Class	Primary Insurance Provider	Contractual Estimates	Admin Adj Estimates	Charity Estimates	Bad Debt Estimates
12/31/2018	$38,172	$38,172	DNFB	HMO/PPO	UHC SELF	15,059	57	496	307
1/31/2019	$27,484	$36,684	31-60	HMO/PPO	UHC SELF	-	41	926	1,409
2/28/2019	$27,484	$36,684	31-60	HMO/PPO	UHC SELF	-	36	833	1,085
3/31/2019	($10,833)	$36,684	61-90	HMO/PPO	UHC SELF	(3,333)	-	-	-
4/30/2019	($10,833)	$36,684	91-120	HMO/PPO	UHC SELF	(3,333)	-	-	-
5/31/2019	($10,833)	$36,684	151-180	HMO/PPO	UHC SELF	(3,342)	-	-	-

Transaction Listing

Posting Date	Transaction Amount	Transaction Code	Transaction Type	Transaction Description
1/31/2019	($9,201)	PayerADJ	CONTRACTUAL	Payer Contractual
3/8/2019	($38,316)	PayerChk	PAYMENT	Payer Payment
6/21/2019	$10,833	PayerChk	CONTRACTUAL	Payer Contractual
	($36,684)			

A. Aging bucket moved from 91-120 to 151-180 and caused the CIP

B. Overcontractualized account was corrected

C. Applied payment exceeded estimate from prior period

D. ZBA and hindsight recalculations caused CIP

What caused the June 2019 CIP of $7,491?

ATB Listing

Period Date	Account Balance	Total Charges	Aging Bucket	Current Financial Class	Primary Insurance Provider	Contractual Estimates	Admin Adj Estimates	Charity Estimates	Bad Debt Estimates
12/31/2018	$38,172	$38,172	DNFB	HMO/PPO	UHC SELF	15,059	57	496	307
1/31/2019	$27,484	$36,684	31-60	HMO/PPO	UHC SELF	-	41	926	1,409
2/28/2019	$27,484	$36,684	31-60	HMO/PPO	UHC SELF	-	36	833	1,085
3/31/2019	($10,833)	$36,684	61-90	HMO/PPO	UHC SELF	(3,333)	-	-	-
4/30/2019	($10,833)	$36,684	91-120	HMO/PPO	UHC SELF	(3,333)	-	-	-
5/31/2019	($10,833)	$36,684	151-180	HMO/PPO	UHC SELF	(3,342)	-	-	-

Transaction Listing

Posting Date	Transaction Amount	Transaction Code	Transaction Type	Transaction Description
1/31/2019	($9,201)	PayerADJ	CONTRACTUAL	Payer Contractual
3/8/2019	($38,316)	PayerChk	PAYMENT	Payer Payment
6/21/2019	$10,833	PayerChk	CONTRACTUAL	Payer Contractual
	($36,684)			

A. Aging bucket moved from 91-120 to 151-180 and caused the CIP ✗

B. Overcontractualized account was corrected ✓

C. Applied payment exceeded estimate from prior period ✗

D. ZBA and hindsight recalculations caused CIP ✗

What caused the June 2019 CIP of ($75,301)?

ATB Listing

Period Date	Account Balance	Total Charges	Aging Bucket	Current Financial Class	Primary Insurance Provider	Contractual Estimates	Admin Adj Estimates	Charity Estimates	Bad Debt Estimates
3/31/2019	$509,264	$509,264	In-House	COMM	UNIFIED GRP	251,576	306	6,671	2,272
4/30/2019	$770,127	$770,127	0-30	COMM	UNIFIED GRP	246,433	462	11,937	10,835
5/31/2019	$770,127	$770,127	31-60	COMM	UNIFIED GRP	246,441	616	21,101	60,649
6/30/2019	$423,570	$770,127	61-90	HMO/PPO	SHO EXCL	-	212	21,941	35,398

Transaction Listing

Posting Date	Transaction Amount	Transaction Code	Transaction Type	Transaction Description
6/6/2019	($346,557)	PayerADJ	CONTRACTUAL	Payer Contractual
	($346,557)			

A. Applied contractual in June exceeded May estimate from Crowe

B. Charge reversals were applied on the account

C. Reserves changed from prior month to current month

D. Both A and C occurred

What caused the June 2019 CIP of ($75,301)?

ATB Listing

Period Date	Account Balance	Total Charges	Aging Bucket	Current Financial Class	Primary Insurance Provider	Contractual Estimates	Admin Adj Estimates	Charity Estimates	Bad Debt Estimates
3/31/2019	$509,264	$509,264	In-House	COMM	UNIFIED GRP	251,576	306	6,671	2,272
4/30/2019	$770,127	$770,127	0-30	COMM	UNIFIED GRP	246,433	462	11,937	10,835
5/31/2019	$770,127	$770,127	31-60	COMM	UNIFIED GRP	246,441	616	21,101	60,649
6/30/2019	$423,570	$770,127	61-90	HMO/PPO	SHO EXCL	-	212	21,941	35,398

Transaction Listing

Posting Date	Transaction Amount	Transaction Code	Transaction Type	Transaction Description
6/6/2019	($346,557)	PayerADJ	CONTRACTUAL	Payer Contractual
	($346,557)			

A. Applied contractual in June exceeded May estimate from Crowe ✗

B. Charge reversals were applied on the account ✗

C. Reserves changed from prior month to current month ✗

D. Both A and C occurred ✓

Appendix

Change in Prior Theme Definitions

#	Theme	Definition	Operation Example(s)
1.	Impact on Inactive Accounts	Identifies accounts that we inactive during the prior period but have activity (either reserve or transaction related) in the current period. An Account is considered inactive if the admission date is prior to the start date selected and the account is not listed on the start of the ATB	• Late charges added to zero balance accounts. • Takebacks/Recoupment activity on zero balance accounts.
2.	Impact on Credit Balances	Identifies accounts in a credit balance in the prior period that have transaction or reserve activity in the current period.	• Aging of unresolved credit balance(s) • Elevated refunds/recoupments occurring in the current.
3.	Full Write-off with no Payments	Identifies the accounts that were fully written off without a payment transaction posted in the current period. These accounts must be listed on the start date ATB, but are not found on the end date ATB.	• Denial/Admin/Bad Debt/Charity/Contractual adjs zeroing an account where no payment was posted in the current period.
4.	Accounts Moving to Fully Reserved Status	Identifies the accounts that were not fully reserved in a prior period that moved to a fully reserved status in the current period. (fully reserve to contractual, fully reserve to bad debt, remaining reserve to bad debt) with in MRA Setting and Storage.	• Accounts moving to the next aging category where the reserve status is set to 100%
5.	Impact on Fully Reserved Accounts	Identifies accounts that were 100% reserved in the prior period with a fully reserved flag (fully reserve to contractual, fully reserve to bad debt, remaining reserve to bad debt) within MRA Setting and Storage, where transactions have posted or reserves have changed.	• Cash collections on fully reserved accounts. • Posting an adjustment transaction to fully reserved accounts.
6.	Large Balance Accounts Activity	Identifies accounts with an account balance that exceeds the large balance account threshold in the prior period, and has posted a transaction or changes to reserves in the current period.	• Aging of large balance accounts

Change in Prior Theme Definitions - Continued

#	Theme	Definition	
7.	Impact on Always Use Trending	Identifies accounts that were set to always use trending in both the prior period and current period, where transactions have posted or reserve changes have occurred in the current period.	• This is an override to utilize the Hindsight Trending over the stored ZBA. This is intentionally generic to capture the changes that do not hit other themed categories.
8.	Debit Balance to Credit Balance	Identifies accounts carrying a debit balance in the prior period that carry a credit balance in the current period.	• Posting of duplicate payments • Reversal of charges
9.	Unbilled to Billed (Time of Billing)	Identifies time of billing accounts that were In-house or DNFB in the prior period that have moved to a billed status in the current period. This theme excludes any time of billing accounts that are also set to always use trending.	• Resolution of a DNFB backlog
10.	Secondary Account Balance Adjustment	Identifies secondary accounts (current insurance <> primary insurance) where a contractual and insurance payment were posted prior to current period and have posted transactions or changes to reserves in the current period.	• Increased payment posting activity • AR aging to the next category
11.	Impact on Time of Billing Account	Identifies time of billing accounts as of the start period that have posted transactions or changes to reserves in the current period.	• This theme is generic and is designed to capture the changes that do not hit the other themed categories and the contractual is taken at the point of bill.
12.	Payments with no Contractuals	Identifies time of payment accounts where an insurance payment was posted on the current period and no contractual was posted on the account.	• Contractual adjustment posting at the beginning of a period where the remaining balance is moved to patient responsibility.

Change in Prior Theme Definitions - Continued

#	Theme	Definition	
13.	Impact on Time of Payment Accounts	Identifies time of payment accounts as of the start period that have posted transactions or changes to reserves in the current period.	• This these is generic and is designed to capture the changes that do not hit the other themed categories and contractual adjustments are taken at the time of payment.
14.	Revenue Removal	Identifies accounts where revenue was voided in the current period, or current period total charges are less than prior period total charges on that account.	• Late charge credits
15.	Other	Catches any account that does not fall into 1 of the 14 previous themes.	• N/A