

Direct Examiner Training Manual

This manual was created to help you understand what being a Direct Examiner means, how it differs from other types of examiners, why being a Direct Examiner is beneficial, and how you can become a Direct Examiner. This manual is designed to for those who have already been trained to do paramedical exams and already have experience. It is recommended that anyone who is interested in becoming a paramedical examiner gets their hands-on training from a local exam company for at least 3-4 months before attempting to become a Direct Examiner. The hands-on training that examiners receive at the beginning of their paramedical career is fundamental to achieving success as a Direct Examiner.

What is an Employee Examiner ?

An Employee Examiner is an employee of the exam company they work for. They are usually forbidden from working for any other exam company. They get taxes taken out of their check and they receive a W2 at the end of the year for tax purposes. They may be provided benefits, such as health insurance, a company car and supplies. An Employee Examiner is usually confined to working specific hours and may paid an hourly wage, rather than a “per exam” fee. Although the benefits, if provided, are a nice “perk”, being an Employee Examiner limits the paramedical examiner’s income and prevents them from having some of the freedoms that Independent Contractors enjoy. If you choose to be an Employee Examiner, make sure your employer is taking taxes out of your check and providing you with all of the benefits that may be available. If you choose to work with only 1 company, make sure you are being paid competitively and given periodic increases in your reimbursement.

Examiners usually choose to be employee examiners when the company does their scheduling for them and there is plenty of work to keep the examiner busy during the hours they are available. ***Examiners should not be “forced” into doing this by the company they work for.*** Preventing an Independent Contractor Examiner from working for whomever they choose means that the examiner is being treated as an employee! Examiners should report such practices to the IRS or other agencies who govern labor practices.

What is an Independent Contractor Examiner?

An Independent Contractor is someone who is in business for themselves. They are free to work for anyone they choose, not limited to one exam company, like an Employee Examiner. They are responsible for paying their own taxes and will receive a 1099 (if warranted) at the end of the year for tax purposes. Anyone who wishes to become an Independent Contractor should take the appropriate steps to make sure they understand what being an Independent Contractor means, including doing research online and reading all they can on the Paramedical Examiners Anonymous message board (<http://www.paramedicalexaminersanonymous.com>).

An Independent Contractor Examiner may choose to work for as many companies as they like.

Examiners choose this option for reasons such as:

- Being the only examiner in a certain territory
- Needing more work than 1 company can provide
- Ensuring that each company will pay them competitively
- Wanting to do their own scheduling
- Filling specific needs within each company. For example, one company might need an evening examiner while another might want one who can cover Saturdays.

What is a Direct Examiner?

Direct Examiners take orders from agents, look up the exam requirements, schedule the applicant, complete the exam, mail the exam paperwork, process the samples and bill the exams themselves. In essence, a Direct Examiner functions as a paramedical office and an examiner all in one. If you are interested in becoming a Direct Examiner you need to know a lot more than just how to complete paramedical exams. This manual will show you how.

A Direct Examiner is an Independent Contractor Examiner who works totally, or in part, directly with Agents. Examiners may choose to continue working for one or more exam companies while doing some direct exams. Working directly with agents entails being more actively involved with the entire paramedical process, rather than just the exam portion.

As a Direct Examiner, you can choose to bill your direct exams through one of the national exam companies (aka: the Big 3 or the Big 4 or the Big ?), one of their local branches or through an Independent Billing Company. Below is a description of what you can expect with each option.

Billing through a local branch of one of the national exam companies you might expect:

- To receive around 50% of what the insurance company pays
- To have lab kits provided for you
- To have paramedical forms for each insurance company provided to you
- To have help deciphering insurance company Spec Sheets (the sheets that provide you with requirements and tell you where to mail the exam as well as which lab to use)

But you might not appreciate:

- Having someone looking over your shoulder all of the time, telling you what to do
- Having the company steal your agents, either intentionally or not
- Receiving less work from the company because they don't like you going direct

Although you might not experience any of the negative points mentioned above they are something to be aware of.

Why would I want to be a Direct Examiner?

Working directly with agents, rather than having an exam company dole out your work, allows you to build up your business to its maximum potential. You are only limited by your marketing ability and the number of exams you can complete. If the workload becomes too much, you can hire other examiners to work for you or hire someone full or part time to answer phones and take care of other office duties. There are more options for a Direct Examiner than for any other type of examiner.

If you have been doing exams for any length of time, you are familiar with the exam process. However, unless you are a Direct Examiner, you probably don't know what goes on behind the scenes. Here is an overview of the responsibilities of a Direct Examiner:

- Get set up with their billing source(s) before marketing.
- Market to agents to obtain orders
- Check Insurance Company Spec Sheets to determine what services are needed, where to mail the exam, which lab to use and whether there are any special instructions such as "always take 3 blood pressure readings"
- Check with their billing source to determine what information goes on the exam paperwork.
- Call applicants to schedule appointments
- Keep agents up-to-date on the status of their clients.
- Complete exam requirements
- Make copies of exam paperwork for their records
- Mail exam paperwork to the appropriate location
- Process lab samples and send them to the appropriate labs
- Status the agent once the exam is completed
- Bill the exam through the billing source
- Receive payment for the exam
- Trace exams that have not been paid on time
- Order insurance company spec sheets
- Order Paramedical forms
- Order lab kits
- Have an office set up (unless they are able to use one provided by the exam company)
- Buy their own supplies such as EKG mounting boards, electrodes and butterfly needles.
- Provide copies, as needed, to the billing source
- Supervise any examiners who are completing exams for them
- Expect to receive chargebacks for exams for a variety of reasons, discussed later.

- Pay taxes on the income received

Being a Direct Examiner is the ultimate in owning your own business! Although these steps above may seem overwhelming at first what you need to remember is: YOU CAN DO THIS!

After reading the above, you probably wonder why anyone would WANT to be a Direct Examiner. The answer is more money, more freedom and more personal satisfaction! As a Direct Examiner you can expect to earn quite a bit more for each exam. The reason is simple: you are doing almost all of the work! Examiners who work for exam companies usually make between 30-40% for the exams given to them by the company. As a Direct Examiner, you can earn 50-90%! So, with the increase in money you can either do fewer exams and earn the same amount as you do now, or you can work more and earn a lot more money! Direct Examiners also have a lot more freedom to set up schedules that work for their lifestyle and their needs.

Read this manual carefully and follow each step. Take the time to learn everything you need to do BEFORE you make your decision. Once you decide that becoming a Direct Examiner is right for you, make sure you get everything set up before you start marketing. The worst thing you can do is get an agent to use your service before you are prepared.

PREPARATION

Before you begin marketing and getting a lot of business, you should make sure you are ready to handle it. Every Direct Examiner should have basic office tools and, ***I can't stress this enough***, be readily available, reliable and ***extremely well organized***. Nothing puts off agents as much as being disorganized.

You should set aside an area in your home which will be used as your office space. If you have a whole room, great. If not, you can make do with a desk in the kitchen, bedroom, living room or basement. The important thing is that the space should be used only for your business. If your office space is well organized, well lit and welcoming you will want to spend time there. You will be happier when you are talking to agents, scheduling clients and doing your paperwork. If the office is not welcoming, you will dread going there and you will not be an efficient, happy business owner.

In today's business world, having a quality computer is a must. Tablets and smart phones are small, lightweight and easily transported but they do not replace a computer. Whether you choose a laptop or a desktop is completely up to you but I prefer a desktop for several reasons; it's never exposed to the elements, not nearly as high a risk for theft as a laptop and it gives me the security of knowing all my data is safe (HIPAA, PHI, PII, etc.).

Plus, I don't have to carry it around because I can access it remotely and securely from anywhere (including while on vacation).

You should have several quality software programs like; Word, Excel, an email program and exam management software. There are only two exam management programs that I'm aware of;

[Paradigm Medical Solutions](http://paramedicalexaminersoftware.com/) (http://paramedicalexaminersoftware.com/) and [Medi-PRO Direct](http://mediprodirect.com/) (http://mediprodirect.com/).

I prefer the PMS system because it's very easy to use, does everything relevant to this business, and it's a much less expensive program with more of the functionalities that matter to me.

You should have a phone number that you use only for business and that only you (or your staff) answer. If you are using your home phone and your children use it, answer it or pick it up while you are talking to an agent, you are sending the message that you are not serious about your business. You can use your cell phone but I recommend you have another phone line put in your home with voicemail.

You should also have a fax machine. It is usually more cost effective to get a fax/copier/scanner/printer combo. You can have a "custom ring" number for your fax machine that will ring differently and you can set your fax machine to only answer that ring. Later, when you can afford it, you can get a dedicated line for your fax machine.

You should have a filing cabinet to keep forms, specs, completed exams, files and tax records. You will also need a schedule book. I recommend one that has appointments that start as early as you usually start and go as late as you usually work. Otherwise you will have to write in scheduled times each day. The book should also have a place for daily notes or a to do list. If you know you need to call a client back on a certain day, jot a note in the notes field for that day so that you will be reminded as soon as you get to that day. Make sure you have pens, pencils, notepads, paperclips, a stapler, staples, fax paper, fax/copier ink/toner and good lighting.

Business Cards and Order Tickets

You will need business cards and order tickets. Business cards should have the following information.

- Your name and title
- Your company name (if you decide to register a trade name)
- Your phone numbers, including cell phone your fax number ,email & website information
- A short description or, tag line such as “Great exams, fast!”.

You don't have to spend a lot of money to get professional business cards. You can even create them yourself on your computer if you know how. You can get rolodex cards or regular ones, depending on your preference. Make sure to triple check them to ensure that all of your information is correct before authorizing the order!

You will also need an order ticket. It is a good idea to put your fax number on it. Some agents like to have some on hand to fax to you instead of calling you with their order. A sample of this order ticket is included in this manual. Feel free to copy it and modify it to meet your needs. My exam management software provides customized tickets I can send to each of my agents as well as an order ticket that can be accessed online.

Below is a list of supplies every Direct Examiner typically needs.

Your personal experience might lead you to add or subtract items as you see fit.

- A bathroom scale with a 300lbs capacity (try not to get a heavy one, lugging it around for many hours a day gets tiring). Do not purchase a digital scale! Most Exam Companies prohibit examiners from using digital equipment because there is a greater chance of incorrect readings
- A blood pressure cuff. Do not purchase a digital machine!
- A cloth tape measure for taking chest and waist measurements
- A metal tape measure for measuring heights (get that has at least a 7' length)
- A bag to carry everything in (you can use a laptop bag, a briefcase, or any other professional looking bag with lots of room for all of the supplies listed above + lots of pockets for extra stuff like pens, needles, gloves, gauze, alcohol wipes, etc.
- A clip board (many people do not have a table or any area suitable for writing on)
- Several pens (you must use black ink only!)
- Butterfly needles for hard draws
- An EKG machine
- EKG paper
- EKG mounting boards
- A centrifuge
- Paper clips, stapler and other office supplies
- Lab kits.
- An appointment book
- Insurance company forms
- Sharps containers
- GPS

Glossary of Terms

- Insurance Company – The Company who is underwriting the policy. This is the company who will pay the benefit in the case of death or injury.
- Home Office – This is the city and state where the head office of the Insurance Company is located. Some insurance companies have more than one home office. In this case you would use the home office assigned to your state. The agent should know the location of the home office.
- Spec Sheets – These are the specification sheets. Each insurance company has one. It tells you what services to perform, what lab kit to use, where to send the exam and other information specific to that insurance company.
- Agent- The person licensed by the insurance company to market and service their products. This person, or their assistant, will be the one to contact you when they need your services.
- Agent Code – some Insurance Companies assign their agents with a code to help identify them. If the agent uses a code, you must get that code and use it in the proper location on all paperwork
- Agency – Some agents work for an agency. This usually means there are other agents in the same office. This may also mean that the agency is licensed to market products for more than one insurance company.
- Agency Code – some Insurance Companies assign their agencies with a code to help identify them. If the agency uses a code, you must get that code and use it in the proper location on all paperwork
- Applicant/Proposed Insured/Client – This is the person who is applying for insurance. You will be performing the requested services on this person
- Policy Amount – For life and disability policies, the proposed insurance will be covered for the policy amount (ex: 100,000 life or 4,800 disability/month.) This amount, along with the person’s age, will determine what services are performed.
- Preferred/Standard- some insurance companies offer a “preferred” rate for those applicants who meet certain medical requirements (i.e. non smokers). For those who do not qualify for preferred, a standard policy is issued. A preferred/standard rating will effect which services are performed in some cases.
- Term/Universal – These terms are used to describe the length of the policy. A term policy is written for a fixed amount of time. This period of time may be 10, 20 or more years. A universal policy is one that has no expiration date. Whether a policy is term or universal may affect the requirements.
- Medical Requirements – These are the services to perform. You will use the spec sheet to determine these services. Sometimes the agent will tell you what is required. These services must ALWAYS be verified with the spec sheets unless the spec sheet says that the agent will inform you of the services to perform. If there is a discrepancy between what the agent tells you and what the spec sheet tells you, contact the agent for verification. Let them know what the spec sheet says to do and ask them if they have special instructions from the insurance company to perform other services. If the problem cannot be resolved, you or the agent should contact the insurance company to obtain the correct medical requirements. If the agent wants you to perform services that differ from the spec sheet, you should ask her for the name and phone number of the underwriter who requested the services.
- Policy Number- Each policy is eventually assigned a number to identify it. Some companies require the policy number to be written on all paperwork. The spec sheet will inform you if a policy number is required.

Marketing-An Introduction

Marketing isn't as difficult as it seems, once you understand it. You already know the exam business. You can draw blood. You do a good job. You just need to convey this information to agents.

Agents want to know that:

- You understand the exam business
- You can handle their clients
- You are organized
- You are efficient

Ok, So you know how to do exams but marketing is another story, right? It may seem like you need a business degree to tackle marketing but, with the help of this manual, you will soon be on your way to handling more orders than you know what to do with! Many examiners either don't have a clue about how to begin or just don't know what to write or say to get agents to give them a break.

Do some research, ask other examiners questions, check out the PEA (Paramedical Examiners Anonymous) but find out which insurance companies pay the best. If you focus your efforts on marketing to companies like these, you will increase your income without having to increase your workload. I am not saying to turn down work for companies that pay less. Just don't focus on marketing to them unless you have a large company and the capacity to handle it. We all know that some insurance companies pay well but most do not. Why spend your efforts marketing to a company that pays \$20-\$30 less than another company for the same work? It will be beneficial to you to check with your billing source to see which companies pay more than others.

Marketing

The first thing you need to do is get a list of agents to market. It is best to avoid marketing any agents who use the exam company(s) you work for, unless you are willing to risk being cut-off/fired by that company! Once you build up your business to the point where you do not care if you get cut-off or fired by the company you work for, then you can market those agents. You can use the phone book or internet to create a mailing list.

Again, the best tool for setting up as a direct examiner is exam management software. These are designed for all aspects of this business, including developing a database of agents and a mailing list. You may also use Microsoft Excel or a similar spreadsheet program to save agent data and create mailing labels without having to retype all of the information. In either case you should gather the following information:

- Agent Last Name
- Agent First Name
- Company Name
- Agency Name
- Street Address
- City
- State
- Zip
- Phone number
- Fax number
- Email address
- Insurance company/Companies they write for (you may need to fill this in later)
- Notes
- Date of first order
- Who they are using to complete their exams

Once you have your database, you should purchase business envelopes (I like the ones with the peel-off seal so I don't have to lick them), business cards, mailing labels, return address labels and stamps. You can also create your own letterhead but you do not have to. Make sure to proof read your letter! You will need to create personalized letters and mailing labels (unless you want to hand write the addresses). Use the "help" function of your word processing program and search for "Mail Merge" to learn how to create labels and letters. You can create as many or as few letters as your time and budget allow for. Because you will be following up with these agents by calling or stopping by, it is a good idea to focus on areas which are close to you to begin with. In your database, make sure to note which agents you sent letters to and the date you sent them. You should create a follow up letter to leave at the agent's office in case you stop by and they are not in. Before you visit the agent, make sure you know which billing source(s) you can bill their company through. If you do not know which company the agent writes for, it is a good idea to have a person available at your home or office to look up the billing sources for you while you are at the agent's office. If you can't do that, assure the agent that you do have an approved billing source but, because you deal with so many insurance companies, you will have to look up the billing source(s) you can use for that company. Make sure you DO follow up with them. Make sure you know which companies your billing source(s) are not able to bill. Wait about a week after you send the letter and then call or, better yet, stop by and visit the agent. Set aside a few hours or an entire day to follow up. If you are visiting the agent, make sure you are well dressed and prepared:

- Always expect to sell the agent on your services
- Pace your speech. Speak clearly and avoid the temptation to rush through your presentation
- Dress professionally. This may involve purchasing a new dress or suit, but your appearance does matter to the agent
- Make sure your hair is combed, you have showered or bathed and shaved (if applicable)
- Use positive words when talking with the agent
- Keep an open posture. Do not cross your arms when sitting or standing
- Avoid slouching
- Keep eye contact and smile

Bring order tickets and business cards. Make sure you have your schedule book, a note pad and a pen! When you arrive at the office, introduce yourself to the person at the front desk and ask if the agent is available. If they are not available, ask the person for their name and position with the company. If you are speaking with someone who doesn't seem to know what they are doing or may be the husband/wife or friend of the agent, hand the person the follow up letter and another business card (you can put these in an envelope). Thank them for their time and tell them to have a nice day or something similar. If you get the agent's assistant, secretary, business associate or anyone else who actually works with the agent, proceed as follows:

- Ask them who the agent uses for their exams. If they are using a company you work for, and you don't want to risk getting cut off, thank them for their time, tell them you work for that company and you appreciate their business. Do NOT leave your business card or letter. Make sure to take them off of your marketing campaign. Don't delete them entirely, just make a note not to market to them until later! when you are ready and willing to get cut-off by the company they use!!
- If they use a company you do not work for, give them the business card and letter and let them know that you would really like to receive some of the agent's work.
- Take notes, take notes, take notes!
- Give them a good reason to use you. It is important to seem excited but not desperate.
- Ask them if they have any questions and answer them honestly. One of the questions they may ask is who you work for (meaning who will you bill their work through). This was discussed previously in this section.
- Thank the person for their time and ask them if you can make an appointment to meet with the agent at a later date. This is where your schedule book comes in handy.
- Once you make that appointment, make sure you call the day before to confirm and KEEP the appointment! Do not make the appointment if you can't keep it! If you are actually able to meet with the agent, proceed as follows:
- Ask them who they use for their exams. If they are using a company you work for, and you don't want to risk getting cut off, thank them for their time, tell them you work for that company and you appreciate their business. Again, Do NOT leave your business card or letter.

- If the agent wants to talk, listen intently. Make sure you understand what problems the agent has had with other companies and be prepared to explain why you can meet their needs.
- Know what it is that makes your company different. Why are you better than the local branch office?
- Make sure that the agent knows that you understand his/her business. You are there to help the agent complete the sale.
- Anticipate negative points the agent may bring up. They may tell you they are only approved to work with one of the “big 4”. You need to know how to respond.
- Ask them if they have any questions and answer them honestly.
- Ask the agent if they would be willing to give you a chance to prove that you are the best. If they say yes, ask them if they have any orders they need completed now. If they do, pull out your order ticket and get the information. If they don’t have any orders now, get as much information as you can about them.

Find out:

- Which companies they write for
- Any other information you need to fill in your database
- If they like to call with their order, fax it or email it.
- How they like to be statused (only when scheduled, completed or if there is a problem, every day, every week, etc).
- TAKE NOTES!
- Who is on their staff (i.e. who you might be dealing with on a daily basis).

The above questions are only a guideline. Depending on the agent’s mood and personality, it may be impossible to ask all of the questions or, if may be impossible to get them to stop talking! Make sure to leave another business card and thank the agent for their time. If the agent is not willing to give you some of their business, give them a business card and ask them to keep you in mind in case the company they use cannot meet their needs. You might be surprised at how soon you will get a call from that agent when the local company can’t do an exam on a Saturday. Unless the agent’s request is really unreasonable, do it! This one order may mean the difference between getting the agent’s repeat business or not. Once you leave the agent’s office, make sure you go to your car or to a place nearby where you can write notes. Write down EVERYTHING you can think of but didn’t have the time to write while you were there. Did he say his wife was having surgery next week? Her son was going to have a birthday next month? These things can make for WONDERFUL conversation starters the next time you contact the agent or they call you. If the agent gave you an order, make sure you take care of it IMMEDIATELY upon returning to your office/home.

You should also send them a thank you note, regardless of the outcome of the meeting (unless they said they use a company you work for). Make sure you follow up with them if there were any issues you told them you would look into. If the agent was not willing to give you their business, don’t stop marketing! Persistence is sometimes the only way to get your name in the agent’s mind! Get postcards, buy small (but quality) marketing items (pens, note pads, magnets, etc) and keep at it! It may take a while to get any business but, once you start getting work, it will “snowball” into more and more work. Agents who use you will talk to other agents. Make sure you can handle the work you are getting. The worst thing that could happen would be to build up the business only to see it fail because you can’t keep up. If you need help, look to other examiners in your area, in other cities or states. You can have them work under you and pay them as an independent contractor. You may lose a little money but you will gain the agent’s trust if they know you can handle their workload. If you have an agent who really likes you, ask him/her if they would be willing to hand out your business cards to other agents or just to give them your name. Find out about the Life Underwriters Association in your area. There are usually weekly or monthly meetings. Many agents go to these meetings so this is a GREAT marketing opportunity. Don’t just go once. Make it a regular part of your schedule. All of the rules for talking to agents in their office apply to these meetings. You might even be able to give a presentation if you feel confident. Lastly, set up regular marketing time every week. Make building your business a priority. Have fun and remember, you can do it!

Q. I went to market to an agent but she said she has to use Portamedic (or APPS, EMSI, Examone..) what do I do?

A. You should find out if her office has a written contract with the company she “has to use”. If they do, there isn’t anything you can do except wait for the time period stated in the contract to expire. If she has just been TOLD to use a certain company, explain to her that you bill the Insurance Company through an approved source and that, according to your information the insurance company is not exclusive with any of the Big 4. You may need to talk to her supervisor or refer her to the billing source you use.

Q. How do I know how much marketing to do?

A. That depends on how busy you want to get. If you plan to do direct exams full time and have a lot of time to devote to marketing at the start, I would say to market as much as you like. Once orders start coming in, you might want to take some time off from marketing to focus entirely on giving good service to the agents you have. If you have a slow day, week or month, you should use that for marketing! If you only plan to do directs part time I would caution you to market very slowly if you seem to be getting a good response. You do not want to get more orders than you can handle. The best advice I can give is to make sure you can take care of the business you have before you add new agents!

Q. I am really having a tough time getting my foot in the door with any agents in my area. Do you have any advice?

A. Try stopping by the agent’s office on a regular basis. You don’t have to “sell” yourself each time. Just stop by and be friendly. If you are getting coffee at the nearby coffee shop and you have a little extra money, ask the agent if you can buy her a cup of coffee. She doesn’t have to go there with you. You can pick it up and bring it back. Ask her if she needs anything else and leave a business card when you go. Agents, like all people, like to be appreciated, pampered and respected. If you show them that you care about them as people, you may earn their business. You can also try the approach I mentioned before—tell them that if the company they use isn’t able to meet their needs for an applicant to please call you. Unfortunately this may lead to the agent ONLY calling you for appointments at 6am on Sunday but you may have to take what you can get if you want to keep pursuing direct exams. Also, you may have better luck marketing to younger agents who just recently got into the insurance business. Agents who have been around for a long time may be ‘set in their ways”.

Q. I finally got an agent to use me but the exam is in an area I don’t cover. What should I do?

A. It is a good idea to think about this ahead of time. Talk to other examiners to find out who covers the areas you are interested in and set up a relationship with those examiners early on. Come up with a plan to trade cases if possible so that they give you orders they are unable to cover and vice-versa. If you are unable to find quality examiners, try looking for branch offices of The Big 4. You may have to turn the order over without any hope of profit, to keep the agent happy.

Q. I just got an order that requires MD services but I don’t know what to do.

A. Again, it is a good idea to set this up ahead of time. If you know which doctor or facility the company/companies you work for use, you can usually get set up with them also.

Ok, so you got an order from an agent, now what? The first thing you need to do is “spec” (speck) the order ticket. This means you need to use something called a Specification Sheet (also called a Spec Sheet or just Spec) for the Insurance Company in question to determine the following information:

- What lab to use. This may depend on which billing source you use so always make sure you know which billing source you are going to bill the exam through.
- Where to mail the exam. Some insurance companies specify to mail the exam to agent while others want the exam to go with the specimens to the lab.
- What services to perform. Based on the applicant’s age and amount of insurance the spec sheet will tell you which services to perform.
- What additional information is required. An insurance company might require 3 blood pressure readings, a lab code or fasting. You might also have to provide the agent code when you bill the exam.
- Spec sheets may also tell you which exam form to use, whether an HIV consent is required, where to order exam forms and whether the agent is allowed to receive a copy of the exam or not. You should be able to obtain specs from the billing source you use. It is a good idea to order spec sheets ahead of time so that you will be prepared when an agent gives you an order. You should use the spec sheet for the billing source you are using. If you will be using multiple billing sources for one insurance company you may need to have a spec sheet specific for each billing source.

You must put the Billing Source's contact information on each piece of the exam paperwork. This identifies the exam as "belonging" to that billing source and allows the insurance company to pay that billing source for the services completed. The following is a description of where to put this information on each exam component:

- Labslips. On LabOne slips it is called Examiner Information. On CRL labslips it is called Examiner/Collector Information. You should list the billing sources information here*
- Exam forms. You should list the billing sources information* wherever your signature is required. The exam form might ask for the "paramedical affiliation" the "examiner's address" or the "branch office stamp". Each company has different ways of requesting this information. Basically what you need to remember is that each page of the exam form should be marked with the billing source's information. If you have your own company name, please do not list it on these forms. The insurance company only wants the name of the billing source on the paperwork.
- HIV Consent forms. You should list the billing sources information* wherever your signature is required.
- EKG's. You should list the billing sources information somewhere on the EKG strip as well.

Exam Forms

As a Direct Examiner, you must provide your own exam forms. Here are several ways to make sure you have the forms you need. If you also work for a exam company:

- You can make copies of the forms they give you. If you do this, PLEASE make sure you make "pristine" copies of the original. Make sure it is straight on the copier and the copy is clean and professional looking. If the original is double sided, make sure the copy is too. If there are multiple pages, make sure to staple them together. You should not use the company's copier to do this. Take the forms to someplace like Kinko's and then bring back the originals. It is unprofessional to "steal" copies from a company for your own use.

Lab Kits

Q. Is there any place to get "discount" kits?

A. The only place to get kits is from the lab itself. Until enough examiners lodge complaints about these monopolies to agencies like the Federal Trade Commission (FTC) examiners will be forced to buy them from the labs at outrageously inflated prices. The only exception to this is purchasing kits from examiners who are no longer in the business or who have purchased more kits than they can use before they expire. As a direct examiner you will need to provide your own lab kits. Depending on which insurance companies you will be dealing with, you may need kits from both labs (LabOne & CRL). Don't forget to order urine kits and DBS kits also, if you need them!

Never throw away kits. Even if some of the components have expired, what's left can be used to piece together other kits.

A Word about percentages

Because I believe every exam company/billing company should pay their examiners well for the work they do, I want to take the time to let you know what to expect. The percentage's listed here are related to the **total** amount the insurance company pays. If you are working for a company and only doing the work THEY give you, you should expect to receive around 30-35% when you first start out. If a company wants to offer you less than this, get in writing when you can expect to receive a raise and make sure they follow through. If you are experienced, you should expect to receive 35-45%. If you are a Direct Examiner and you bill your exams through your **local branch** of The Big 4, you will probably be offered around 50-60%. If you complete a large volume of work you should negotiate for at least 60-70% or, better yet, take your business to the corporate level of the big exam companies or to a company who does only billing.

Most examiners who have a small volume or are just starting out receive 85% of what a given insurance company pays. Experienced examiners who bill a large number of exams should be able to negotiate getting 90 - 95% of what the carrier pays. ***Regardless of whether you work for a company or are a Direct Examiner, make sure you are being paid what you are worth.*** It is a good idea to get promised compensation, as well as any promised increases, in writing. Don't let your fear of being perceived as untrusting get in the way of making sure your business is protected!

Completing Exams for more than one insurance company

You will often be asked to complete an exam on one applicant for more than one insurance company. At first, this process may seem complicated but once you know the steps it will become easy. First of all, you should gather the exam forms for the insurance companies to be used. Next, get the lab kits. If both insurance companies use the same lab, you can use one kit, with 1 lab slip.

Here are the steps you should take to complete this exam.

Before the appointment: • Use the paramed form with the most questions as your main form. This is the form you will actually use to ask the applicant questions.

- Compare form 1 with form 2. Highlight any questions on form 2 that do not appear on, or are different than, form 1.
- Next, if you are examining a male applicant, see if one or both of the forms requires chest and abdomen measurements. To ensure completing this information, highlight it on the appropriate form(s).
- If the insurance companies use the same lab, you only need to bring 1 lab kit.
- If the insurance companies use different labs, you will need to bring both kits to the appointment.

- Begin asking the questions on the form with the most questions. Make sure to fully document all answers appropriately
- Ask the applicant to sign the paramed form for the first company.
- Inform the applicant that you will now copy the information from form 1 to form 2 and then ask them any additional questions if required. The applicant may be dismissed for a few minutes to allow you time to concentrate.
- Ask the applicant any additional questions needed for form 2.
- Have the applicant sign form 2.
- Complete the measurements and print them on both forms. Make sure to get chest and stomach measurements on male applicants if required.
- Complete the missing information on the lab slips and have the applicant sign, initial and date where appropriate.
- Collect the urine sample and divide it between the lab kits if more than one lab is used
- Draw the blood, making sure to obtain the appropriate tubes for each lab, if more than one lab is used. You should not perform separate sticks for each lab.
- Carefully label the samples for each lab as indicated in the lab kit instructions.
- If you are performing EKG's for each company, make sure to run a separate strip for each company. Each insurance company needs to have an original copy. Make sure the applicant signs and dates BOTH EKG's.

Taking An Order from An Agent

In an agent's first order, it is a good idea to get as much information in that phone call as possible. I again recommend using an exam management program to gather and keep all of your agent information. Orders may be taken by phone, fax, email, or online. Each agent will have a preference. Let them place orders in the manner they are most comfortable.

Here is an example of how a first agent call might go:

You: XYZ Exam Service, this is Mary how may I help you?

Agent: Hi Mary, this is Jim Tucker over at ABC Insurance agency. I need to order a paramed

You: Hi Jim! I would be happy to take that order for you. Before I take your order, let me ask you a few questions so I can get you in my database. How did you hear about me/us?

Agent: Oh, uh Stan Thomas is a good friend of mine and he says he is using you.

You: Well Great! Stan is a nice guy. Ok Jim, What company do you write for?

Agent: Well I actually write for several, but this one is for American National.

You: Ok, American National out of Galveston, right?

Agent: Yeah, that's the one.

You: Which other companies to you write for so I can be prepared next time you call?

Agent: American General out of Houston and F & G out of Harlan, IA

You: Ok, I have written that down so next time you call I can be more prepared.

You: Ok, Jim what is your address and phone number? Jim 1234 Anywhere, 99909 phone 555-5555

You: Got it! What is the proposed insured's name?

Agent: Ed Smith

You: And his address?

Agent: 48 N. 3rd street

You: Home phone?

Agent: 777-9999

You: Does he have a work number?

Agent: No he is retired

You: What is his Date of birth and social?

Agent: 07/03/1934 555-55-5555

You: How much insurance is he applying for?

Agent: 250,000

You: Ok, Do you know what services are requested?

Agent: Nah, you can look them up right?

You: I sure can. I think I have all the information I need. I will get in touch with him as soon as possible.

Agent: Thanks! Will you let me know when it is scheduled and completed?

You: I sure will, anything else I can do for you today?

Agent: No, I think that about covers it

You: Thanks a lot, have a nice day

Agent: You too!

Your next step is to look at the American National spec sheet to determine the following:

1. Where to send the exam
2. What lab kit to use
3. What services to perform
4. Any special information

Once Mary has all of this information, she is ready to place a call to Ed Smith to schedule his examination. Once you have received the order from the agent and determined the services required, you are now ready to schedule the appointment with the applicant. Although it's a good practice to call the applicant within 24 hours of receiving the order, it is preferable to call within a few hours.

Scheduling calls should be made daily or every other day. You'll develop a feel for how often each of your agents prefer you to call their applicants. Some clients will schedule their appointments right away and others may take weeks to set an appointment. When you call the applicant, it is important to know what to say.

Here is an example of a typical scheduling call.

•You: Hello, may I speak with Ed?

• This is Ed •

You: Hi Ed, my name is Mary. I am calling to schedule your insurance physical for the insurance you applied for through (agent name).

•Ed: Ok

•You: We need to do a questionnaire about your medical history and collect a blood and urine sample. (In other words, tell them in simple terms what you will be doing). We can come to your home, your office, whichever you prefer.

•Ed: Well, When are you available?

•You: Depending on the day, anywhere from 8am to 7pm. I have an opening in your area tomorrow at 4pm, would that work for you?

- Ed: Yes, I will be off of work tomorrow.
- You: Ok so your address is 4444 N. Street in 80909?
- Ed: Yes, That is correct
- You: Ok, the appointment should take approximately ½ hour. Please make sure to drink plenty of water so I can get the urine sample. Let me give you my number in case anything comes up
- Ed: Ok
- You: 555-5555. So, I will see you tomorrow at 4pm at your home. Do you have any questions?
- Ed: No.
- You: Ok, Bye
- Ed: Bye!

This was an example of the ideal scheduling call.

Some of the time you may run into some problems. Here are some examples and suggestions for what you can do:

Problem: The applicant is not home and you have to leave a message on their answering machine.

Suggestion: Say something like, "This message is for Bob. My name is Jill. I am calling to schedule the appointment for your insurance physical. Please give me a call back as soon as possible at 555-5555. If I am not in, you may leave me a message. Thank you."

Problem: The applicant is not home and you have to leave a message with a family member.

Suggestion : Make sure you are speaking to an adult or a responsible sounding young person. If you get a child, ask if you can speak to their mommy or daddy. Then say, "Hi, I am calling to schedule the appointment for Bob's insurance exam. Can I leave a message with you?" If they agree, say something like, "Ok this is Jill. My number is 555-5555. I need to schedule the insurance exam for the policy he applied for with Jim Brown. Please have him call me as soon as possible."

Problem: The applicant is not at work and you have to leave a message with a co-worker.

Suggestion: Many people want to keep their personal lives private. If you have to leave a message say something like, "This is Jill my number is 555- 5555." When they ask what it is in regards to say, "It is a personal matter".

It is important to keep a log of your phone calls with each client. Above all, agents want regular, consistent statuses. They want to know the person they're trusting with their business is staying on top of everything. Nothing shows you are on top of things better than statusing routinely. I typically email my status reports on Mondays, Wednesdays, and Fridays and my reasoning is; it's frequent enough without being too often and it keeps me in almost constant communication with MY agents without being annoying.

Simple abbreviations will help you minimize the time it takes to keep a record of each status. Always put the date of the contact. You may also find it helpful to put the time. * Noting the time will show the agent you are diligently working their applicants and may help you figure out other times to try to reach them.

Here are some abbreviations you can use (or feel free to invent your own):

- LMAM- left message – answering machine
- MWM – message with machine
- MWW- message with wife
- MWH- message with husband
- MWCW – message with co-worker
- MWC-message with child
- LMVM- Left message – voice mail
- MWVM- message with voice mail
- NA – No answer*
- #B – Number busy*
- #D – Number disconnected. Always call the agent!
- Hold – Applicant wants to put the policy on hold. Make sure to call the agent!
- CXL Policy – applicant wants to cancel the policy. Make sure to call the agent!
- CXL APPT – applicant had to cancel appt. Make sure to note the reason and call the agent
- R/S APPT – applicant had to reschedule the appt. Let agent know the new date and time and reason.
- NS – Applicant no-showed (see section on problem appointments)

Again, any quality exam management program will automatically fill in things like the time, date and location of calls and allow you to choose from a list of commonly used statuses so you can make your scheduling calls quickly and easily. In my case I prefer emailing my agents status reports rather than expecting them to go to a website, log in and look them up. That strikes me as possibly coming across to the agent as being lazy.

Problems/Suggestions

- There is no answer when you call. Skip that exam and come back to it in 10- 15 minutes or at the end of your scheduling calls.
- You get hung up on because they think you are telemarketer - Wait a few minutes and call back. After you get the person on the phone say, "I'm calling in regards to the insurance policy you applied for with **agent's name**". If they still hang up on you, call the agent and explain the situation. Usually the agent will either have the applicant call you or let you know that they are now expecting your call.
- They want to schedule the appointment on a date or time when you are not available. Telling applicants that you don't do exams on that day or at those times usually doesn't sit well with them. Remember, the agent probably told them you would meet them at **their** convenience. So I usually tell them that I'm already booked. Most applicants will understand that and not have any expectations that you cancel an appointment to meet their needs or desires. Try to suggest a few other options. Usually with a little effort you will be able to figure out a time that works for both of you

- They won't set a time for the appointment, even after multiple contacts. Notify the agent. Let the agent tell you how to proceed.
- They want to put the policy on hold - Notify the agent
- They will call you when they're ready to schedule - Notify the agent
- They want to cancel the policy - Notify the agent.
A lot of times they will tell you that they have already notified their agent. 9 times out of 10 they haven't. Don't rely on them to call the agent.
- When you have tried to contact the applicant several times without success (usually 5-6 attempts on different days at different times) - Notify the agent.
- You also need to notify the agent if there are problems or if the applicant has a question regarding the policy. Do not attempt to answer any questions that are not related to your portion of the process. The agent will let you know how to proceed.
- If a policy is on hold, keep it in a special file "On Hold". If 1- 2 months have gone by and a case has not been re-opened, mention it next time you talk to the agent. They will usually either tell you to cancel it, keep it on hold, or try again to call the client.

Here are a few final tips about scheduling.

- Be professional
- Leave detailed messages when calling them at home (less when leaving messages at their work number)
- Have a professional message on your voice mail
- Keep calling applicants every other day until the agent tells you otherwise
- Try calling at different times of the day
- Be patient
- Do not call before 9am or after 8pm unless the applicant or agent has asked you to do so

Making and Keeping Copies of your exams

If you scan documents, save them as the applicant's name and date of service, starting with the last name. That way, when you look up the documents on your computer or disc, they are easy to locate! If you file your copies in a filing cabinet, or box, your method will depend on your volume. If you have a small volume, you can file everything from one month in one folder, or everything from the entire year alphabetically in 20-26 folders (depending on how many of each letter you have). If you have a large volume, you should file your exams alphabetically by month. So, you would have 20-26 folders for October 2006, 20-26 folders for November 2006 etc. You should get in the habit of filing your exam paperwork in a specific order each time so that it is easier to find each part of the exam if you need it.

For example:

1. Order ticket
2. Exam form
3. Labslip
4. HIV consent
5. EKG (if any)
6. Other paperwork

You should keep copies of exam paperwork for AT LEAST 1 year. Many exam companies try to keep examiners from keeping copies of **anything**. You can follow those edicts if you wish but I keep scanned copies of everything. No matter what, I want proof of my work for tax purposes. According to my accountant a little known fact about being self-

employed is the IRS can audit you for the **entire** time you've been in business. Not just the commonly held belief time of the most recent seven years.

When you make copies, the idea is that you have a copy of EVERYTHING that was done at the appointment. This includes the exam form (all pages), HIV consent, lab slip and EKG if applicable. Because the lab provides you with a copy of the lab slip, all you need to do is make sure it is legible. You can do this by making sure to press hard when filling out the form and instructing the applicant to do the same. You should not use a felt tip pen for lab slips or any other multi-page document. When you get back from the appointment, if you notice that the information did not get transferred to the underlying pages of the lab slip, make copies of the LAB copy and discard the carbons. That way, you always make sure you have a legible copy.

Many examiners like to scan their work so they can save it in their computer, rather than on paper. This is a WONDERFUL option because it saves money and cabinet space as well as allowing you to email the document if needed. If you choose to scan the document, take a moment to make sure all pages scanned correctly and the document is face up when you open it. If not, many scan programs have an option to rotate the page.

Liability Insurance

Many companies offer liability insurance. You can check with www.hpsso.com to see what type of policy you can get and check rates. It is recommended that every examiner purchase liability insurance even if the company you work for provides it. The coverage is cheap (I have heard that it is about \$100/ year) and it protects you and the business you have worked so hard to build.

Keeping Track of your billed exams

Once you complete and order and bill it according to your billing source's specifications, you need to keep track of it to make sure you are paid. Your billing source should provide you with billing deadlines and corresponding pay dates so that you can understand when you should be paid for your exams. Keep in mind that the day you bill your exam may not be the billing deadline so you should not figure your pay date based on the day you bill the exam. The following tips should help you ensure you get paid for your exams without wasting your time or your billing sources time!

- Keep track of billing deadlines. Make sure you know what TIME on the billing deadline date you are expected to have your billing submitted by. Also, make sure you understand whether the time given is YOUR time or the time where your billing source is located! You may need to write the deadline on your calendar or set up a reminder if you use Outlook or a similar program.
- When you bill an exam, keep track of the date/time you billed the exam as well as the corresponding deadline and pay date. You can either use a log book/sheet or write directly on the order ticket. My exam management software provides places for me to keep notes associated with each applicant.
- When you receive a pay report detail from your billing source, remove or cross out all exams you have been paid for and then check to see if there are any other exams you were expecting payment for but did not receive any.
- If you believe you should have been paid for a case or cases but did not receive payment or an explanation you should follow up with your billing source according to their specifications regarding this. It is important to only trace exams that are actually overdue for payment! Otherwise, you will waste everyone's time and make your billing source less likely to put a priority on your tracer (s) next time.
- When you trace an exam, make sure you provide your billing source with the appropriate information such as applicant's name (exactly as you billed it), insurance company, date of service and the reason you are following up on the case (did not receive payment). Keeping track of which exams you have been paid for and which ones are pending can be a time consuming job but it is ultimately YOUR responsibility. If you fail to follow up on an exam within a reasonable amount of time, your billing source may not pay you for the exam. Exams must be

billed to insurance companies (in most cases) before they are 90 days old. If you do not follow up with a case before this time frame, your billing source may not be able to bill the case and thus may not be able to pay you. You should trace cases as soon as they are overdue for payment and make sure your billing source follows up with you. You never know when something might come into question and you will need to provide proof of the “conversation” in order to protect yourself. You should keep records of all correspondence with your billing source (as well as anyone you do business with) and ask for everything they promise you in writing. If you correspond by email, keep copies of emails you write as well as those you receive.

Sometimes, no matter how hard you try, the appointment doesn't go as planned. Sometimes, the applicant no-shows, reschedules, or resists each thing you try to do. In this business, it is very important to remember that if you upset the client – you upset the agent. If the agent is upset, they take their business to your competitor. Most of the time this means you must put up with the no-shows, rescheduled appointments and resistant applicants. Here is some information regarding these problems and what you can do about them.

No Shows - Once you set the appointment, unless the applicant reschedules, you are expected keep the appointment. It is a good idea to call to confirm the appointment the night before a morning appointment or in the morning before an afternoon appointment. Remember, unless they let you know they need to cancel or reschedule, even if they do not confirm the appointment, you are still expected to show up. More often than we would like applicants fail to keep their appointments. It is a good idea to have a note or letter prepared for these occasions. The note should say: “(Applicant Name), I was here for your insurance physical on (date) at (time). I am sorry to have missed you. Please give me a call back at 555- 5555 as soon as possible to reschedule.”

It is a good idea to make a note of something about the house, yard or cars that were there. Sometimes applicants will try to say that it was the examiner who didn't show up. If you can tell the agent “I was at the blue house with the white shutters and there was a German Shepherd in the yard” the agent will be less likely to believe the applicant's version of the story. You should always wait at least 15 minutes past the appointment time for the applicant to show up. If you have to reschedule the appointment, you must go to that appointment also, even if you cannot confirm the appointment. If the applicant no-shows twice I say “I will be calling you just before I head your way. I need to be able to confirm that you are there before I can make the trip”. Make sure the agent is aware of each no-show as it happens and that you have now let the applicant know that you require a confirmation this time. The agents will usually understand. By this time they have usually lost their patience with the applicant as well.

Rescheduled Appointments – Make sure that the agent is aware of the rescheduled date and time. If the applicant reschedules more than 2 times you can let them know that unless you hear from them on the day of the appointment, you will assume they need to reschedule this appointment as well.

Resistive Applicants – Often the applicant is nervous, defensive or unsure of what to expect. It is important to let them know that you are a trained medical professional and everything you're doing is required if they want the insurance. If you get the sense, at any point, that an applicant might not allow you to complete the exam (in whole or in part) ask for their signature on the exam form (or the exam order) and tell them something like "I just need it to confirm I was here for our appointment" (many insurance companies will pay for refused exams if you get the client's signature and this gives you a way protect yourself and your time). If they refuse any part of the exam, let them know that the policy most likely cannot be issued until the process is complete. If they still refuse, politely let them know that you will inform the agent of their concerns and leave. If they will not complete any part of the process it is a waste of time to attempt to complete the other services. The agent will advise you further in this matter.

Make sure the specimens come from the applicant AT the time of the appointment!

During your career as an examiner you may have to deal with agents or applicants asking you to do something that isn't “right”. You may be asked by the agent to write an applicant's weight down as a certain amount (rather than weighing them) or lie about their medical history. The applicant may ask you to allow them to have someone else give their blood or urine sample. Regardless of what is asked, if it goes against paramedical standards, the law or your own personal morals, DON'T do it!

You may lose an agent's business or the fee for the exam but that is much better than being fined, put in jail, banned from doing exams or having your medical license suspended or revoked. If you are working for an exam company or billing source, report the incident immediately (in writing so you have a record of it). They may choose not to do anything at that time but if something comes up in the future, you have proof that you reported it! You should always: • Weigh and measure every applicant and record the weight exactly as you see it. You can write "applicant disagrees with weight" or "applicant states that weight is xxx" on the form but never change your reading!

Choosing billing sources

Make sure you get answers to these questions with everyone you are considering as a biller:

- How long have they been in business?
- How long have they been doing billing?
- How responsive are they in the initial stages of providing you with the information you are requesting (pricing, payment schedules, policies, etc).
- Do they return your calls/emails?
- Will they provide you with references? A **company that cannot provide you with references should be avoided.** You should ask for at least 3 references and contact all of them.

When you call references, make sure to ask them a lot of questions such as:

- ✓ How long have you worked with this billing source?
- ✓ Do they pay you according to the specifications they stated?
- ✓ Do they return your phone calls/emails?
- ✓ Do they abide by generally accepted exam procedures? **If they ask you to do something that is unethical or goes against standards in this field, it is a good indication of how they run the rest of their business.**
- ✓ Have any of your checks ever bounced or have you ever had problems getting paid?
- ✓ Do you know of any reason why I shouldn't work with this billing source?
- ✓ Plus anything else you feel is relevant.

You need to be able to trust the people and companies you do business with. Because you are providing so much info about your agents in the billing process, you may need to make provisions that ensure they will not market your agents (a written contract). Make sure any contracts you are asked to sign are not one-sided and protect only the biller's interests. This is YOUR business and you have the right to determine what is and is not acceptable.

Another suggestion I strongly encourage is to network with other examiners, direct or otherwise. Too many examiners consider other examiners their competition and avoid one another. That's a legitimate concern when another examiner is right in your backyard but examiners in surrounding counties can & will usually help one another tremendously. They work cooperatively and will usually respect one another's boundaries, unlike many of the large exam companies. Some form small groups and by working together can force pay increases. There are a lot of potential benefits in coming together with others in your region.

The same holds true with other small exam companies. They are direct examiners like you and understand and appreciate the value of having quality examiners they can reach out to. They are usually more willing to pay their peers fairly because they understand what good examiners mean to their business. They may not have the resources of the big companies but they are typically fairer and more honest people than some in the big companies.

Reasons for Chargebacks

- Using the wrong exam form
- Sending the specimen to the wrong lab
- The agent does not submit a formal application to the insurance company.
- Mailing the exam to the wrong location
- Specimens being lost

Keep in mind that you will usually only be paid for the exam if your billing source is paid. Most billing sources will pass along any chargebacks they receive to the examiner. Make sure you complete the exam properly, send it to the right place and that you use the right exam form and send the kit to the right lab. This will minimize your chargebacks.

If you receive a chargeback because the agent did not submit a formal application, often called “no record or policy number” by billing sources, you should follow up with the agent for payment! Direct Examiners can expect to receive chargebacks from the Insurance Company for a variety of reasons.

The chargeback might be for a part of the exam fee or the entire exam fee, depending on the reason and the insurance company. Insurance companies will often charge back for the following reasons:

- Incomplete services (not completing all services required at the same appointment. For example if you were supposed to do an EKG with the paramed, blood and urine but completed it at a later date, you might be paid for it initially but the insurance company will probably charge you back later for the difference in fees between a Paramed, blood, urine and EKG completed together and a Paramed, blood & urine completed on one day and an EKG completed on another day. Always check the spec sheet to determine what services to complete!
- Examiner error. If you make a mistake on the exam form, the insurance company does not have all of the information they need to insure the applicant.

FINAL STATEMENT

With the exception of employee examiners, every examiner should consider themselves as being business owners. Whether as subcontractors for exam companies or as direct examiners (and despite what many believe) we do have control over our destiny. How we manage that control depends largely on how we "allow" ourselves to be treated. Because many examiners don't gently but firmly establish boundaries, they become victims. This is more often the result of not being pro-active than a matter of situations being beyond their control.

In that vein of thought is also how we approach our work. Do we see value in ourselves and the services we provide, or do we accept someone else's assessment of our worth and de-value ourselves? Many things like this determine how successful we will be. Especially in an industry where prices are constantly in decline.

In the end each of us plays a role in the future direction of our industry and a massive part of that will be the product of how well we manage our businesses. Are we looking for and finding ways to work as quickly and efficiently as possible or do we put our heads down and do what we're told? Are we actively managing our time or letting others manage it for us? These are questions every examiner should be asking themselves.

Personally? I hate inefficiency, redundancy and disorganization. All of these are the enemies of success in business. I always look for ways to improve my efficiency and eliminate redundancy and found the best way to achieve that is by being as organized as possible. If you can see the value in working more intelligently, you will likely do very well as a business owner. That is, after all, what every examiner is; a business owner.

Good luck

Dear (agent),

My name is (examiner name). I am a paramedical examiner with (x) years of experience. I have worked for companies such as (list the names of the big 4) but I am currently an independent contractor.

The benefits of using an independent examiner like me are numerous. Unlike branch offices, independent examiners value every agent. I know that unless I provide excellent service to each and every agent, I will not be able to stay in business. The local branch offices of the big 4 receive many exams from their home office. They know that they can count on that business whether or not they do a good job because the insurance company is forced to use them due to exclusive or semi exclusive deals. The branch office managers make no extra effort for any particular agent because they know they will have a job no matter what.

Because you would be dealing exclusively with me, you know who will be calling to schedule your clients, drawing their blood and keeping you informed of the progress of the exam. With the local offices of the big 4, you are likely to be dealing with a different office person each time. They aren't likely to remember you or care about you like I will. You are also likely to get a different examiner each time. Do you really know how much training that examiner has had? Do you really want to risk your commission on the latest newbie, directly out of phlebotomy school? I have (list your credentials and skills and experience).

I take great pride in my work and strive to perform efficiently, professionally and maintain a friendly, warm attitude. I hope that you will allow me the opportunity to show you how a paramedical professional should conduct themselves. I call all applicants within 24 hours of receiving the exam, strive to have all cases scheduled within 48 hours and completed within 3 days. I will status you as much or as little as you like. You can order exams by phone, fax, and email or in person, if I am in the neighborhood. I possess excellent phlebotomy skills and know how to handle applicants who are nervous about any part of the exam process.

Your exams will be forwarded to the appropriate entity upon completion. Copies will be provided to you if authorized by the insurance company. All blood work will be sent off to the lab within 24 hours of completion, except on weekends. I am available for appointments from (list your hours). I can also arrange special appointment times for your clients who are unable to schedule during my regular business hours. I can go to the applicant's home or office or meet them at a location of their choice. I always call to confirm my client's appointments.

You owe it to yourself to allow me to complete your paramedical exams. I am sure that, when you order your first exams, you will not be disappointed.

I will call you next week to arrange a face-to-face meeting. If you have any questions, please feel free to contact me sooner at (phone number-include area code if you will be covering a large territory). I look forward to meeting you soon!

Sincerely,
(sign here)
Your name

ABC Paramed Company
1234 N. Somewhere Anytown, USA 99999 (555) 555-5555 Phone (555) 555-5554 Fax
Order Ticket

Insurance Company Information

Date of request: _____ Policy Number: _____

Name of Insurance Company: _____

Address of Insurance Company: _____

Agent/Agency Information

Agent Name: _____ Agent Code: _____

Agency Name: _____ Agency Code: _____

Agent/Agency Address: _____

Agent/Agency Phone Number: _____ Contact Person: _____

Applicant Information

Last Name: _____ First Name _____ MI _____

Date of Birth: _____ SSN: _____

Home Address: _____

Business Address: _____

Home number: _____ Work number: _____ Cell/pager _____

Policy Amount: _____ Type (Circle One): Life Health Disability LTC

Circle One: Preferred Standard Circle one: Term Universal

Medical Requirements: _____

Special Instructions: _____

For Office Use Only:

Lab: Lab One CRL Heritage Examiner: _____

Company on Paperwork: _____

Send the Exam to: The Lab in the kit The Home office The agent/agency Other:

Date scheduled: _____ Day: _____ Time: _____

Place: _____

Notes: _____

Date Completed: _____ Date Exam mailed: _____

Date Kit shipped: _____ Barcode: _____ Airbill number: _____

Date agent notified: _____ Date billed: _____ Amount expected: _____

Date paid: _____ Amount paid: _____ Check number: _____