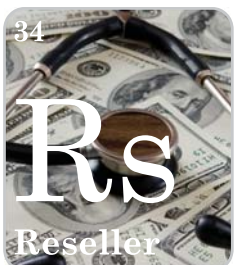
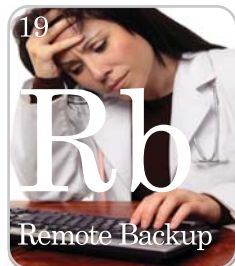




# Elements of ClaimTek

The Art&Science Behind a Successful Medical Billing Start-Up Business.



Booklet Presentation

*Welcome to*

**ClaimTek**<sup>®</sup>  
*Systems*

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### **Welcome To ClaimTek's Medical Billing Business Opportunity**

**Dear Entrepreneur,**

I am proud and honored to be able to offer you the most comprehensive and professional Medical Billing System you can find anywhere. Our ClaimTek program took years to perfect. It is designed to give you everything you need to become a successful Independent Agent in the exciting and rewarding electronic medical billing business. You will become a professional who offers a service in great demand.

**ClaimTek Systems has become the leader in the most lucrative home-based business available... Electronic Medical Billing.**

The health care industry is undergoing unparalleled growth as the nation's 60 million baby boomers move quickly toward retirement. Their aging has created a large, growing opportunity for people who want to work from home and earn a fantastic income doing something important and rewarding.

Physicians are overwhelmed with paperwork because of the numerous ever-growing health care plans. It is extremely expensive for them to have a full-time staff, which, industry reports state, make an enormous number of errors. These errors cause payments to physicians to be delayed for up to 90 days.

Doctors are in desperate need of accurate claims processing to restore their cash flow. What's more, they are willing to pay well for it! In fact, they're happy to pay for it!! As an electronic medical billing professional, you will be in high demand. It doesn't take long for good claims processors to have more business than they can handle through doctor referrals alone!

We designed our exclusive system to provide you with four very important, valuable elements:

1. **State-of-the-Art Software** – You will receive our advanced full-featured exclusive software, *MedOffice®*, as well as comprehensive medical coding, cost analysis software, and much more.
2. **Advanced Private Training** – Electronic one-on-one hands-on training right on YOUR own computer.
3. **Professional Marketing Campaign & Materials** – Marketing Strategies and tools written and designed by top marketing professionals. Our materials will help you win clients and get your business up and running quickly.
4. **Extensive Support** – Toll-free support on all aspects. You're never alone.

# *Introduction*

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ClaimTek provides you with step-by-step guidance and counseling all the way by monitoring your development as an Electronic Medical Billing Professional.

**Plus, you get our highly regarded and respected exclusive certification!** We will train you up to the level of a professional medical management consultant. You will be in a position to provide physicians with many valuable services.

Furthermore, your investment is very modest in light of everything you receive. You simply cannot get into a business . . . a real, well-paying business . . . for less money!

I hope this information answers most of the questions you might have about the future of the medical billing industry, your income potential, and how the exclusive ClaimTek System can help you own and develop a profitable business of which you can be rightfully proud. All of us at ClaimTek will do everything possible to make sure you are personally and totally satisfied in this business. We look forward to working with you to become successful.

Sincerely Yours,



Kyle Farhat  
*Founder & CEO, ClaimTek Systems*

# *The Demand for Medical Billing*

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## **Medical Billing is a profession in demand.**

### **The Right Business Opportunity at the Right Time**

There are more opportunities now than ever before in the exciting medical billing business. *Why?*

Simply put, because the 60 million plus baby boomers are aging. As they do, they demand excellent health care and they get it. So if you are a part of the huge health care business, you will reap a large part of the money spent by and for this powerful, very large group of people.



There are over 1500 health care plans and that causes doctors and their staffs to be overwhelmed with paperwork. The amount of documentation generated in a single day by an average physician is staggering! To make matters worse, when a doctor has a full time staff, the errors rise. Industry reports state that 37 percent of an average full time staff makes errors that cause payments to be delayed for up to 90 days.

If you could offer doctors reliable medical billing services that would put money in their pockets faster, wouldn't they love you for it? Of course they would. Physicians need accurate medical billing professionals who will get their cash flow going. They're more than willing to pay for it too! With a professional electronic medical billing business system, you will be in high demand. You'll be an independent agent, in business for yourself. You can start your medical billing business from home or a small office.

### **Why It's the Business for You?**

Healthcare providers depend more and more on Independent Contractors to process their medical claims electronically. As an electronic medical billing professional, you get patient transaction information from the healthcare provider and enter it into our state-of-the-art proprietary medical billing software program. You then submit the claims electronically to medical insurance companies for processing and payment.

ECP (Electronic Claims Processing) dramatically reduces the error rate on claims that are filed and significantly decreases the turnaround time on insurance payments to medical providers. Errors cause cash flow problems for the medical provider. You will eliminate that problem for them. In addition, your service will do away with much of the paperwork generated by a doctor's practice.

On average, electronic claims take only ten working days to get payment to the doctor. Manually filed claims, on the other hand, often take up to 70 days or more before payment is received.

# *The Demand for Medical Billing*

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The reason is the inordinate amount of errors generated by manual processing. So you can see why this is such an exciting and important business! Electronic processing reduces the rejection rate on claims from more than 35% to less than one percent.

## **Electronic Claims Get Preference!**

Because of errors and costs, Medicare, which sets the trend for medical insurance, says that electronic claims will receive preference over manual claims. Electronic claims processing is an important new industry that has begun a dramatic growth period. And you should be part of it! This is your chance to offer something that is genuinely needed. It is, in fact, so simple to get potential clients to see the need for ECP.

According to the American Medical Association (AMA), the average number of claims generated per doctor is 440 claims per month. Just imagine what that number can mean to you as an electronic claims processing professional!

## **How You Get the Business**



You contract with doctors to file their claims electronically using your home office computer. You can charge doctors on a "per claim" or "percentage of transaction" basis. It is estimated that one person, working full time, can process claims for four to five doctors.

## **An Exciting and Growing Business Opportunity**

The medical billing business opportunity is, without a doubt, the growth industry of the 21<sup>st</sup> century! And the cost of entry is low compared to most any other business of its stature. With ClaimTek, the setup fee is low when you see all you'll get with our packages. You'll have a business of your own that allows you to be the boss, set your own hours, set your own schedule, and earn as much as you want and need.

**This is an important investment in yourself. You are buying a business. You are buying SECURITY FOR YOUR FUTURE.**

ClaimTek provides you with numerous professional learning and marketing tools that help assure your quick success. We provide you with ancillary products to sell that help you every step of the way. We show you how to get the business, how to process the claims and maintain new accounts. What more could you ask for?

**No other business offers you this much without charging you a huge entry fee!**

# The Demand for Medical Billing

**And You Can Offer Additional Professional Services to Increase Your Income**



ClaimTek also offers you the opportunity to generate even more revenue for your business by providing several cutting edge and unique services to your doctor clients.

In addition to performing medical billing business functions (such as processing claims, generating patient statements, monthly management reports and handling patient well-care services) you can provide advanced services like:

- **Electronic fund transfer "EFT",**
- **Third-party collection service,**
- **Remote backup service "RBS", and**
- **Digital scanning of medical records.**

You won't find these services anywhere else! Doctor's will need you and your services more and more. And they will need you on a continuing basis. Not just one time!

You'll be able to read about these in this brochure.

**Healthcare is one of the fastest growing elements of our nation's economy, as shown in the chart below.**

The 10 industries with the fastest employment growth, 1996-2006

Numbers in thousands of jobs

| Industry description                         | Employment |       | Change, 1996-2006 |         |
|--|------------|-------|-------------------|---------|
|  | 1996       | 2006  | Number            | Percent |
| Computer and data processing services        | 1,208      | 2,509 | 1,301             | Up 108% |
| Health services, nec.                        | 1,172      | 1,968 | 796               | Up 68%  |
| Management and public relations              | 873        | 1,400 | 527               | 60      |
| Miscellaneous transportation services        | 204        | 327   | 123               | 60      |
| Residential care                             | 672        | 1,070 | 398               | 59      |
| Personnel supply services                    | 2,646      | 4,039 | 1,393             | 53      |
| Water and sanitation                         | 231        | 349   | 118               | 51      |
| Individual and miscellaneous social services | 846        | 1,266 | 420               | 50      |
| Offices of health practitioners              | 2,751      | 4,046 | 1,295             | 47      |
| Amusement and recreation services, nec.      | 1,109      | 1,565 | 457               | 41      |

What are the fastest growing industries in the country?



Computers & Healthcare

The ClaimTek Opportunity Combines Them Both!

# *The Demand for Medical Billing*

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## ***What the Media Says about the Healthcare Industry***

With more than one million healthcare providers in the United States filing over one trillion claims, here's what some of the industry leaders and national publications are saying:

- Computers in Health Care** "About 80% of all healthcare claims originate in the physician's office, but only 3% of these claims are automated. The vast majority are processed manually."
- Entrepreneur Magazine** "Listing medical claims processing as "One of the top 15 home-based computer businesses..... medical claims processing, though it barely existed 10 years ago, has become a multimillion dollar industry by helping patients and doctors file their insurance claims efficiently."
- Physicians Financial News** "The push for electronic medical claims processing is quickly gaining steam and momentum. Several groups have now laid proposals on the table. The goal: All medical claims are to be processed electronically by the end of the decade."
- The Wall Street Journal** "The U.S. health-insurance industry is stepping up efforts to solve one of the most intractable problems in the war on health costs: the processing of medical claims. Spurred by political and competitive forces, private insurance carriers are aiming to replace the morass of paper choking the nation's healthcare system with the sort of electronic transaction technology used by banks and airlines."
- Medical Economics** "Nearly every doctor who uses the service agrees that electronic claims filing reduces paperwork, cuts staff and time costs, and improves communications with insurance carriers. Most importantly, payment is dramatically faster."
- Dallas Morning Star** "Medical claims processing services is one of the top home-based businesses, as identified as best for the nineties."
- Northern California Medicine** "Electronic insurance claim processing is a quick, easy method of transferring information directly to insurance carriers. The average turnaround is 14 to 30 days, depending upon the carrier, and errors are virtually eliminated. Best of all, the medical practice will realize a nearly immediate cash flow increase."
- Small Business Development Catalog** "Medical claims processing is listed on the ten hottest businesses list. With referrals from doctors and hospitals, your company can grow quickly. One billing center owner says, "he'll make a quarter million dollars on his claims processing this year."
- Small Business Opportunities** "The dramatic rise in the number of people who work at home in some capacity is one of the most notable changes of the 20<sup>th</sup> century. According to recent research conducted by LINK Resources Corporation, a New York based research and consulting company, that number is expected to rise significantly."
- Business Start-Ups** "Though it sounds prohibitively technical to the average entrepreneur, getting into the medical billing industry doesn't require a degree in medical terminology or a fancy office."
- Small Business Opportunities Magazine** "In order to slow the rise in administrative costs of handling medical claims, Medicare will require that all claims filed with them be filed electronically some time in the near future. This will increase the demand for electronic claims filing. Many states, like Iowa, are trying to pass legislation mandating electronic filing."

# *The Background: Manual vs. Electronic Claims*

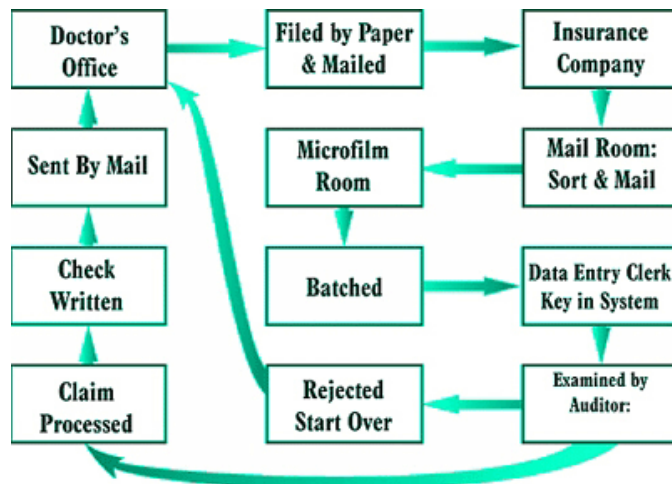
## **Manual Medical Billing is the Old Way; Electronic Medical Billing is the Only Way**

***To understand the nature of owning a Medical Billing Business, you need to become familiar with how medical claims are filed. The following sections will help you understand the difference.***

### **Manual Billing**

MANUAL CLAIMS PROCESSING includes a ton of lengthy activity that requires approximately 77 days of processing time. And if the claim is rejected it can take up to six months before the doctor receives payment. Receiving payment is of vital importance to physicians – just as it is to any other businessperson. By helping to speed up payment to the doctor, you and your services will be in HIGH demand! This is a vital and valuable service.

Here's how manual billing happens:



Most healthcare providers focus primarily on providing medical services to their patients. And that's how it should be, of course. But as a result, the necessary related administrative functions such as claims billing are often neglected or performed in a less than timely manner. Time and budget constraints --- as well as lack of expertise and inefficiency --- contribute to the problem.

### ***The Good News for You***

Doctors often rely on managerial specialists to help meet the demands of medical and patient billing, general bookkeeping and more. These staff members, unfortunately, do a very poor job. That's bad for the doctor. But it's good for you! Why? Simply put, it gives you a client for your electronic claims processing business. You can do the job more efficiently, more quickly and more professionally. You will put money in the doctor's pocket quicker and cut down on mistakes that cost the doctor.

Improper filing causes a high percentage of rejected claims and delayed payments to providers. Rejected and re-processed claims directly impact the cash flow position of any medical practice. These

## ***The Background: Manual vs. Electronic Claims***

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denied claims generally require extensive follow-up and resubmitted claims prior to actual payment by the carrier.

Medical claims billing is greatly facilitated through the use of an electronic claims processing system because an ECP:

- (1) keeps track of each carrier's specific requirements,
- (2) significantly reduces the rejection percentage, and
- (3) greatly accelerates the payment turnaround time.

Office managers or their designees dedicate a major portion of their time to manually processing claims. What a waste!

Insurance claims are submitted to governmental agencies, health organizations and various private insurance carriers which have very specific requirements and regulations. Medical claims processing requires industry specific knowledge on the part of the person who prepares the claim forms. This is especially true because of the ever- changing requirements imposed by insurance companies and government agencies.

Unfortunately, most medical office personnel are inexperienced in claims processing and accounting which, in addition to knowledge, requires accuracy, attention to detail, and timeliness. This **OPENS DOORS FOR YOU.**

Manually processed paper claims result in very slow payment to the medical practice. These claims can average up to 10 weeks in processing while the average processing time for electronically submitted claims is approximately 48 hours! Can you see how this horrible situation can be a great opportunity for you? It is a problem waiting for a solution.

**AND YOU HAVE THE SOLUTION IF YOU BECOME A PART OF THE CLAIMTEK TEAM!**

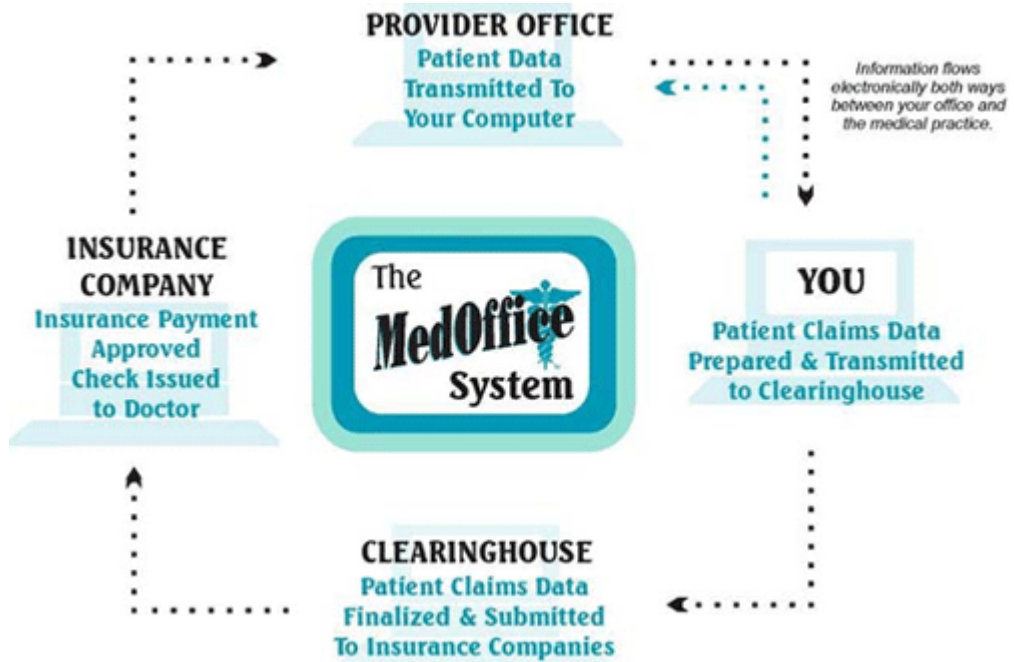
### **Electronic Billing**

ELECTRONIC CLAIMS PROCESSING (ECP) can best be described as the efficient processing of claims for a physician via your computer modem. Thus the term, Electronic. Claims are submitted to a clearinghouse which edits, formats and transmits them to the proper insurance company or government agency. If errors are found, you, as the electronic medical billing professional, will be notified electronically by the clearinghouse within 24-48 hours. You then correct the errors and resubmit to the clearinghouse for final processing.

Note: Because you will be using ClaimTek's specialized electronic medical billing software, the possibilities of making mistakes are few and you will find that, after filing your first 25-50 claims, you'll know exactly what to look for in proofing each claim before you submit it to the clearinghouse.

# The Background: Manual vs. Electronic Claims

ClaimTek's Electronic Medical Billing Software shortens processing time from 7-20 days! And, some insurance companies allow you to transmit directly to them, bypassing the clearinghouse and saving even more time.



## Manual vs. Electronic Comparison

| Manual Medical Billing   | Electronic Medical Billing  |
|--|---|
| <ul style="list-style-type: none"> <li>▪ Just 70% of Claims Paid</li> <li>▪ 45-120 Wait for Payment</li> <li>▪ \$7-12 Preparation Costs</li> <li>▪ 20-25% Rejection Rate</li> <li>▪ Extensive Follow-Up</li> </ul> | <ul style="list-style-type: none"> <li>▪ Over 99% Paid</li> <li>▪ 7-21 Days to Payment</li> <li>▪ \$2-5 Preparation Costs</li> <li>▪ 1% Rejection Rate</li> <li>▪ Little or No Follow-Up</li> </ul> |

Most healthcare providers have very little exposure to the benefits of electronic medical billing. Medical professionals seldom understand the tremendous cost savings, efficiency, and improved cash flow that electronic claims processing can offer them.

Because we understand their position, ClaimTek's promotional literature for doctors targets the benefits of your services and explains it in language the doctor can quickly understand. All full color, high quality, pre-printed brochures and mailers have been prepared with you and your needs in mind. They are designed to help you succeed in getting as many new accounts as you are prepared to handle.

# *The Background: Manual vs. Electronic Claims*

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## ***Reasons Why Most Healthcare Providers Do Not File Electronically***

**Time Constraints** Day-to-day business operations at a practitioner's site represent a bustling and eventful array of healthcare services. But most medical offices are very limited on administrative time as their primary focus is healthcare operations. As such, a conversion to a new system will require a significant effort and expense for the practice, a move that they are reluctant to make.

**Budget Constraints** As with any successful business, one of the keys is to keep overhead costs to a minimum and to extend the useful life of all capital assets. To process claims electronically, the practice will need to acquire additional software, perhaps additional hardware, and spend a large dollar amount for training on the conversion.

On-going costs are also high. Due to the high employee turnover in medical clinics, doctors constantly hire and train new staff. Maintaining a computer system means paying for constant annual upgrades, training and support contracts.

**Strict Processing Guidelines** Healthcare providers are required to adhere to strict processing guidelines established by insurance companies and government agencies. Failure to comply with these strict guidelines results in claims being rejected, which in turn has an adverse effect on cash flow. Healthcare providers seldom are willing to take this chance. Additionally, when they process claims, they are required to batch claims which may result in a delay in processing, thus forfeiting one of the key benefits of electronic claims processing.

**Limited Exposure To The Benefits Of ECP** Most healthcare providers are familiar with electronic claims processing but are unsure how the process may impact them specifically. With limited exposure, they do not have the ability to recognize the tremendous potential in cost savings, efficiency and improved cash flow that electronic claims processing can provide.

**Most Doctors Are Not Trained For Business** Healthcare providers spend 10-15 years in medical studies. Even while they are practicing medicine, they have to stay active in medical research and development. Most doctors are inexperienced in running a business. They rely heavily on professionals to take care of their business.

## ***Reasons Why Healthcare Providers Need to File Electronically***

**ECP is a Sound Business Decision** It's a fact that filing electronically helps a doctor's office to improve cash flow and reduce receivables. Through your electronic medical billing software, insurance company payments are received in as little as 7 to 20 days and not the average 60 – 77 days. Equally important, the cost per claim to the doctor is lower. It is estimated that each paper claim costs a provider from \$8 to \$12 in direct expenses. With electronic medical billing, this

## *The Background: Manual vs. Electronic Claims*

cost is cut to less than \$4. Your ClaimTek professional presentation materials include software that literally demonstrates and proves this cost analysis to doctors. You will be able to show doctors, with color graphics and comparison charts and tables, just how much money they can save by converting to electronic medical billing through your professional services.

### ***ECP Improves Claims Accuracy***

Notification of potential errors on claims takes just a few minutes and subsequently, lowers the rate of actual errors on claims from 30% to less than 1%. Notification is made to the billing center within minutes, so corrections can be made and claims can be reprocessed immediately.

### ***ECP is a Guaranteed Delivery System***

Because there is no viable tracking system for "snail mail," about 15% of paper claims are "lost in the mail." In contrast, electronic claims are documented and can be easily tracked through electronic tracers and clearinghouse reports. ClaimTek's professional electronic medical billing software keeps track of processes claims.

### ***ECP Results in the Reduction of Administrative Costs***

Electronic medical billing eliminates the high costs associated with processing paper claims, including the related stationery, postage, printing, sorting and mailing. Electronic claims eliminate paperwork and office paper clutter. It was estimated that each paper claim generates 7 to 10 forms. Creating a fully automated, paperless environment is the trend of the future. Higher office administrative efficiency allows physicians and staff to be far more productive and satisfied because they can do what they do best: attend to their patients' healthcare needs.

## ***The Most Common Prospects for Your Services***

With over one million healthcare providers across the nation, and over \$1.3 trillion in claims filed at the turn of the century, your business prospects are truly everywhere.

Allergy Specialists  
Ambulance Companies  
Anesthesiologists  
Cardiologists  
Chiropractors  
Dentists/Orthodontists  
Dermatologists  
DME Facilities (Durable Medical Equipment)  
Drug & Alcohol Rehab Centers  
Emergency Care Centers  
Endocrinologists  
Family Practice Physicians  
General Practitioners  
General Surgery Practices

Gynecologists  
Home Health Agencies  
Hospitals – Medicare Part-B  
Laboratories  
Internal Medicine Practices  
Managed Care Groups  
Mental Health Programs  
Mental Health Facilities (county, state or metropolitan)  
Neurosurgeons  
Nursing Homes  
Nuclear Medicine  
Obstetricians  
Ophthalmologists  
Orthopedists

Osteopaths  
Otorhinolaryngologist  
Optometrists  
Pathologists  
Pediatricians  
Physical Therapists  
Plastic Surgeons  
Podiatrists  
Psychiatrists  
Pulmonologists  
Public Health Labs  
Radiologists  
Urologists  
X-Ray Labs

**Note:** You can process claims for all healthcare agencies that use the standard medical insurance CMS-1500 form, as well as dental practices that use the standard American Dental Association form. With ClaimTek Systems' state-of-the-art MedOffice® software, you can also process hospital outpatient claims on the standard UB-92 forms.

# Services You Can Offer

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Our program is designed to provide you with the knowledge and tools you need to be successful in many ways. Whether you start your business in medical billing from home or small office we offer you the ability to provide multiple income-generating services for your medical billing business.

This wide array of impressive services puts you ahead of any competition because, like most professionals, doctors generally prefer dealing with businesses that provide comprehensive solutions that satisfy many of their needs. In this way, our program helps you establish credibility for your new medical billing business immediately.

***With ClaimTek, you can start a viable business in medical billing from home and gain a decisive competitive edge over your competition from the start. You'll have the ability to function as one-stop-solution-center – consequently generating more revenue for you.***

## 8 PROFITABLE BUSINESS SERVICES YOU CAN OFFER:

### **SERVICE #1: MEDICAL BILLING SERVICES**

#### **Traditional Billing Services**

- electronic & paper claims processing
- patient statement processing and mailing (electronic & manual)
- insurance follow-up and soft collection services
- post patient and insurance payments
- provide secondary and tertiary insurance billing

#### **Advanced Billing Services**

While you can start your business in medical billing from home or small office by initially providing the above services, you can certainly add features that allow you to perform all the above more effectively. You can become more efficient by providing our MedOffice® software to your doctor clients. MedOffice® allows you to exchange information remotely between your medical billing service and your doctor client's computers. Our unique software is completely proprietary to ClaimTek customers and provides you with a competitive edge in the market place. The MedOffice® software allows you to expand your services outside your immediate service area and into other states. With MedOffice®, distance barriers become obsolete.

### **SERVICE #2: PRACTICE MANAGEMENT SERVICES**

Most healthcare providers are challenged with the demands of caring for their patients while trying to maintain the day-to-day business aspects of their practice. ClaimTek has developed several sophisticated software systems that allow you to perform monthly, quarterly, or comprehensive annual analysis of your client's practice in order to help them determine where to cut costs or reduce overhead. This can help you establish what additional services the healthcare provider needs in order to increase productivity. Our sophisticated software generates highly detailed reports with colorful analysis charts and graphics for maximum effectiveness.

# Services You Can Offer

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Here are some of the basic practice management services that our system allows you to offer to healthcare providers:

- Generate a wide range of monthly reports – such as receivables and aging reports, transaction reports, day sheets, practice analysis, insurance reimbursement analysis, insurance charge analysis, managed care analysis reports and a host of other meaningful productivity reports.
- Provide Customized reports as needed: our billing software includes a dynamic “Report Generator” that allows you to custom design any report as needed.
- This flexibility can prove powerful!
- Provide annual analysis & audit of medical codes
- Provide annual analysis of billing costs (prove to your client how much money your service is saving them every year!)

## **SERVICE #3: ELECTRONIC FUND TRANSFER**

*To learn more about EFT, see [www.claimtek.com](http://www.claimtek.com) and click on the Software section, Professional Software/Services group.*

With EFT you have access to the electronic banking system. You are able to collect funds from the patients’ bank account and deposit the funds into your doctor clients’ bank accounts electronically. You’ll be able, for a fee, to provide true EFT service (where funds are electronically transferred from one bank account to another) and not the basic “pre-authorized check printing” service.

## **SERVICE #4: THIRD-PARTY COLLECTION SERVICES**

*To learn more about Collections, see [www.claimtek.com](http://www.claimtek.com) and click on the Software section, Professional Software/Services group.*

As a successful billing service, you need a tool that can help you pursue and effectively resolve 100% of insurance claims – at a minimal cost to your doctor clients. ClaimTek’s collection services deal with both insurance companies and patients. This important service is designed to help you generate additional revenue for your business with minimum effort on your part.

## **SERVICE #5: PATIENT WELL-CARE SERVICES**

*To learn more about Well-Care services, see [www.claimtek.com](http://www.claimtek.com) and click on the Software section, Professional Software/Services group.*

One of the increasingly desirable (and often mandatory!) programs a doctor can provide his patients is a well-care services program. In order for medical professionals to maintain their role as the most trusted source of healthcare information, a proactive patient outreach service is necessary. However, most practices do not have the adequate staff, time, or training necessary for an effective well-care program. ClaimTek helps you fill this important need by providing the materials and training necessary to start your own well-care program service or add it to your existing service offerings.

## **SERVICE #6: REMOTE BACKUP SERVICES**

*To learn more about RBS services, see [www.claimtek.com](http://www.claimtek.com) and click on the Software section, Professional Software/Services group.*

With the ClaimTek Remote Backup System, data is stored safely and securely offsite where it can be retrieved quickly and easily 24 hours a day. Besides the obvious benefits of protecting your own data, this system can help you generate extra income by offering it to your doctor clients

# *Services You Can Offer*

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(and other business clients). When you join ClaimTek, you'll enjoy great discounts on this service. Just imagine the potential for this much needed service! Everyone who uses a computer can be your client. Such professional and reliable service helps you establish credibility for your new business.

## **SERVICE #7: DIGITAL SCANNING & ARCHIVING SOLUTIONS FOR MEDICAL RECORDS**

*To learn more about Digital Scanning, see [www.claimtek.com](http://www.claimtek.com) and click on the Software section, Professional Software/Services group.*

The limitations of paper are becoming readily apparent with the demands of today's medical community. Requests for information, multiple requests, employee filing, and physical records deterioration are all examples of why the electronic record is becoming the standard.

Our Digistore Services enable medical offices to convert their medical records to digital media through scanning. You will learn how to run a business scanning, digitizing and archiving medical records. You can earn income by doing the service yourself or by teaching the medical staff to scan records in-house and storing them on CD or on the Internet. Paper records converted into digital data can be accessed at anytime!

## **SERVICE #8: SOFTWARE & HARDWARE SALES, INSTALLATION, TRAINING & SUPPORT**

This is a great service you can provide to doctors who choose to do their own billing or simply need consultation about new computers and software. Your startup medical billing business from home or small office will naturally progress towards this stage once you are established and have gained good working knowledge of the medical industry. ClaimTek offers you wholesale prices on software and shows you how to buy hardware wholesale. We also show you how to bid for accounts and how to price your training and support services. This area can be very lucrative, as today's typical on-site training session leader can charge between \$55 and \$125 per hour – depending on your geographical location and area demographics! ClaimTek helps you turn your startup medical billing from home business into a viable operation with comprehensive services!

## *What Income Potential Can I Expect?*

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**NOTE:** Various federal and state laws forbid us from telling you how much you can earn in a medical billing business. The rationale for these laws is simple: as in everything in life, there are no guarantees.

Your income potential depends on many factors, including how much time and effort you dedicate to starting your company, your prior business background and skills, and your willingness to market your services aggressively to doctors. ClaimTek supports this regulation and urges you, in fact, to be careful about blindly accepting undocumented and unrealistic income projections from other medical billing business opportunity companies.

Nevertheless, not knowing your income potential makes planning difficult when you are considering starting a medical billing business or any new business. We are therefore allowed to provide you with the following general information about how medical billers charge for their services.

### **INCOME**

First, people who run medical billing businesses usually select one of two methods of charging for their services:

- **Percentage method.** Medical billers are increasingly using the percentage method, in which you charge a percentage of the income you bring in for your doctors, including all insurance and patient payments. In general, billers who use this method charge between 4% - 10% of all collected invoices, with 7%-8% as the norm. Your percentage depends on several factors –1) the type of medical specialty; and 2) the number and value of claims you process. This method is increasingly used among billers who perform full practice management, which includes billing electronically (or on paper), processing patient statements, soft collections, and insurance follow-up on missing payments.
- **Per claim method.** In this method, you charge a fee based on how many claims you process each month for each doctor. Many medical billers charge \$2.00 - \$3.00 per claim. If you handle the processing and mailing out of patient statements, you can charge an additional per-statement fee, ranging from \$1.00 to \$2.00 including postage.

**Note:** Many billers use both methods of charging, depending on their clients. For some doctors, it is more appropriate to charge per claim, while for others, it is better to charge on a percentage basis. As part of our ClaimTek support, we will help you assess which charge method to use for each of your clients.

# *What Income Potential Can I Expect?*

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## **EXPENSES**

When calculating your income potential, you must be sure to take into account your expenses. A typical medical billing company should count on the following expenses in running their business:

- **Clearinghouse fees:** The clearinghouses ClaimTek recommends charge a \$125 setup fee, but no annual fee. In addition, you pay \$0.35 per claim or a flat monthly fee.
- **Postage:** Plan on postage expenses to cover the mailings of patient statements if you decide to provide that service x 0.37 per stamp. Your clients will reimburse you for these fees.
- **Stationery:** Allow \$.15 - \$.20 for paper & envelope. Consider expenses for letterheads, envelopes, cards... etc.
- **Marketing Expenses, Advertising & Direct Mail:** This area is fully under your control. In your analysis of expenses, assume or allocate a certain expense every month that will go towards your direct mail campaign and perhaps advertising in a local medical magazine. Consider any printing costs for the marketing pieces. This area is extremely controllable. Sometimes advertising in a medical publication is unnecessary.
- **Phone Expenses:** This category refers simply to the cost of establishing and maintaining an extra phone line in your home or office if needed for your business. Consult with your local telephone company for the options and rates.
- **Answering Service:** A professional Answering Service may be helpful in promoting a professional image about your company.
- **Employment Expenses:** You may need to hire one employee within a few months of starting your operation. Another expense that falls into this category is commission for sales people.
- **Miscellaneous Expenses:** Consider some unexpected expenses.

# *What Income Potential Can I Expect?*

## **MAKING AN INCOME PROJECTION**

It is helpful to do a one-year income projection on a month by month basis. In the first few months, it is best to estimate realistically how much your startup expenses will be and allow for a period in which you may have no clients or perhaps only one or two. Then project your income over the next few months according to the assumptions you would like to make for adding more clients to your roster. For example, the table below shows how you can perform an income projection for a medical billing business, charging on a per claim basis for the first six months:

| START-UP MONTHS   | MONTH 1 | MONTH 2 | MONTH 3 | MONTH 4 | MONTH 5 | MONTH 6 |
|---|---------|---------|---------|---------|---------|---------|
| No. of Clients  |         |         |         |         |         |         |
| Number of Claims / Client   |         |         |         |         |         |         |
| Number of Patient Statements / Client   |         |         |         |         |         |         |
| <b>GROSS INCOME PER MONTH</b>   |         |         |         |         |         |         |
| INCOME  |         |         |         |         |         |         |
| No. of Claims X \$_____ Per Claim   |         |         |         |         |         |         |
| Number of Patient Statements X \$_____ Per Statement  |         |         |         |         |         |         |
| <b>GROSS INCOME PER MONTH</b>   |         |         |         |         |         |         |
| EXPENSES  |         |         |         |         |         |         |
| Clearinghouse Expense<br>No. of Claims X \$_____ Per Claim  |         |         |         |         |         |         |
| Telephone / Answering Service   |         |         |         |         |         |         |
| Marketing / Advertising   |         |         |         |         |         |         |
| <b>TOTAL EXPENSES PER MONTH</b>   |         |         |         |         |         |         |
| PROFIT / LOSS   |         |         |         |         |         |         |
| Gross Income Less Total Expenses<br><b>PROFIT /or/ (LOSS)</b>   |         |         |         |         |         |         |
| CASH FLOW   |         |         |         |         |         |         |
| Profit / Loss + Total Expenses<br>(Add each month's total to the previous month's total to develop a cumulative cash flow curve.) |         |         |         |         |         |         |
| <b>CUMULATIVE NET CASH FLOW</b>   |         |         |         |         |         |         |

**Note: ClaimTek will show you how to price your services...** The above projection is based on per claim fees and statement processing fees only. Every other service you offer can add to your business potential. Income can be generated from other Practice Management Services that ClaimTek sets you up to offer, such as EFT, RBS, Well-Care, Digital Scanning and Collections Calculations can also be based on a percentage basis. ClaimTek will show you to how to price your services in general. We can also help you understand and establish the pricing structure on case-by-case basis.

# *How to Create a Business Plan*

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## **Business Plan Writing**

Projecting income when you start a new business is a critical step of business planning. In fact, ClaimTek recommends that you write a detailed business plan that includes the following sections and sub-sections:

### **I. Executive Summary**

### **II. Company Presentation**

- Mission Statement
- Description of your business goals and financial requirements
- Product and service offerings
- Technology and resources
- Factors determining success

### **III. Competitive Analysis**

- Major competitors and competitive positioning

### **IV. Market Analysis**

- Market barriers
- Market demand
- Marketing plans (advertising, public relations, direct selling)

### **V. Income Analysis**

- Budget projections

Your business plan can be written in a formal or informal style; that's up to you. But whichever method you choose, crafting a well-conceived business plan is a critical step in helping you get your business off to a solid beginning. Two issues are particularly important in writing your business plan:

- **Mission Statement.** Your company's mission statement is a short statement that explains what you believe is the heart of your business. It expresses what you want your customers to think about you, such as "To be a dedicated service-oriented company that guarantees the satisfaction of clients through attention to detail and timeliness on electronic claims and full practice management services.
- **Budget Projections:** It is most helpful to do a one-year income projection on a month-by-month basis. In the first few months, it is best to estimate realistically how much your startup expenses will be and allow for a period in which you may have no clients or perhaps only one or two. Then project your income over the next few months according to the assumptions you would like to make for adding more clients to your roster.

For more details on writing a professional business plan for your startup medical billing service, visit the web site for Palo Alto Software, Inc. at [www.bplan.com](http://www.bplan.com) and search for "Medical Billing Business Plan." This well-known software called "Business Plan PRO" incorporates guidelines for writing a professional medical billing business plan. The plan was actually written for Palo Alto Software by the owner of a ClaimTek medical billing center, *Physician's 1st Billing & Claims*.

## ClaimTek offers the most dynamic and comprehensive medical billing software system.

*With ClaimTek's cutting edge technology, you will be in the forefront of this industry. With our system you can offer advanced solutions unmatched by potential competitors.*

**In the past, the traditional method of filing claims was as follows:**

Medical claims processors would receive patient billing information via fax or courier, then carefully input the claims information to a billing software system, check them for errors, accumulate the claims, and then send them to insurance carriers for processing and payment.

**Today, ClaimTek Systems has radically improved the traditional method.**

Our process uses an advanced method of remote data exchange between your medical billing software and the medical offices of your providers. This method electronically links two highly advanced medical software systems, **MedOffice® PM** (PM stands for Practice Management) and **MedOffice®-Remote PMR** (PMR stands for Practice Management Remote). Our proprietary medical billing software duo provides you with many advantages over competitor's programs, including the following:



- **CONVENIENCE** - All patient claims billing data can be automatically transferred from the medical office directly to your home computer. This eliminates needlessly duplicating manual data entry while still providing for confidentiality of patient records. Patient billing data and reports can then be uploaded back to the provider's computer directly from yours!
- **TIME SAVINGS** - You can file medical claims and process them electronically in a fraction of the time needed under the traditional method. After some experience, these functions should not take you more than one hour per day per doctor to perform.
- **FLEXIBILITY** - Running your "download/ upload" routines can be performed at your convenience -- you can do this daily, twice a week, or even just once per week, depending upon how many claims are generated by your medical clients and how frequently you need to file those claims. This integration offers you and your provider-clients significant benefits because the information flows remotely between your billing center and your provider offices through download / upload routines.

**MedOffice® 2005 has been designed for you by healthcare professionals with years of expertise in this exciting field.**

ClaimTek's MedOffice® software is your advanced professional medical billing program - for your use in your office. Its modern design is both pleasing to the eye and easy to learn. You use MedOffice® to generate insurance forms, submit claims electronically, and prepare valuable claims submission tracking and follow-up financial reports for your providers. MedOffice® simplifies the claims filing process and ensures accuracy in medical claims filing and patient billing. You can submit claims electronically to Medicare, Medicaid, Blue Cross, Blue Shield, and all commercial insurance carriers, with capability to process both the CMS 1500 and UB-92 forms (the former for Medicare and commercial insurance claims, the latter for hospital claims).



In addition to processing claims, MedOffice® allows you to provide a range of services for your medical clients, including: printing and mailing patient statements, posting receivables to popular accounting programs (such as QuickBooks), generating referring physician analysis reports, performing soft collections, tracking and comparing managed care payments with fee schedules, outputting patient and insurance "aging" reports (which show unpaid claims), creating sophisticated practice management reports for your providers, producing mailing labels, creating and updating management and financial reports -- and much more! MedOffice® includes over 100 reports and hundreds of sub-reports! It offers additional flexibility for you to design custom reports and forms.

## MedOffice®'s Advanced Features:

- Intuitive Data Entry
- Robust Claim Entry
- Dynamic Search Forms
- Versatile A/R Module
- Dynamic Claim & Statement Processing
- Point-of-Sale
- Superbill Generator
- Extensive Reports
- Stunning Graphics
- HIPAA & Security
- Access to Digital Files
- Advanced Scheduling
- Credit Card Processing
- Remote Synchronization
- QuickBooks Integration
- Insurance Narratives
- Tasks & Journal
- Email Capabilities
- Data Export
- Code Import
- Backup & Restore
- Advanced Technologies

*Please visit ClaimTek's web site at [www.claimtek.com](http://www.claimtek.com) and go to the Software tab, then choose Billing Software / MedOffice® PM to get details about every one of these features.*

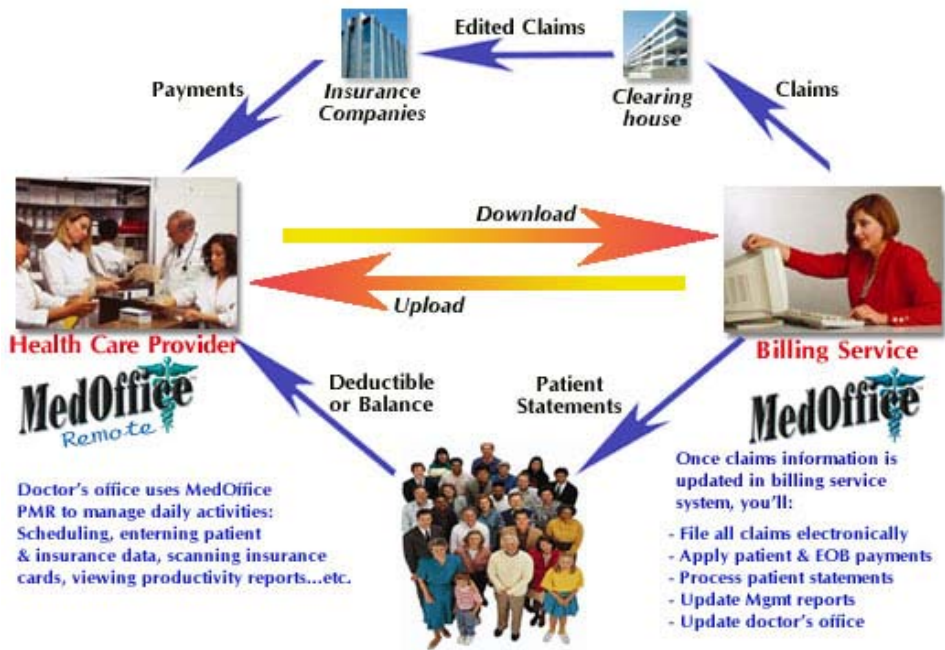
**MedOffice® Remote**

MedOffice®-Practice Management Remote (PMR) is the same advanced Windows practice management system as MedOffice® PM, but it is slightly modified in order to serve as a satellite version of the software. It is designed to be installed at your doctor client's office for their daily use.

MedOffice®-Practice Management Remote (PMR) interacts seamlessly with your MedOffice® billing software, allowing you to exchange information (via downloads and uploads) between your billing service computer and the doctor's computer. In this way, you can overcome distance barriers between you and your doctor clients. MedOffice® Remote streamlines office operations while keeping the health care provider's overhead cost to a minimum. It incorporates many useful features for daily use -- *except printing insurance claims or filing them electronically*. Those functions are reserved for you as a medical billing service.

**How the Two MedOffice® Programs Work In Tandem**

The two MedOffice® software systems work together to allow you to offer sophisticated billing solutions unmatched by your competitors. The MedOffice® PMR software appeals to doctors for the very same useful features and reliable functionality you have in your MedOffice® software. However, some functions can only be done by you as the billing service, thus giving you control and preserving your value to the client.

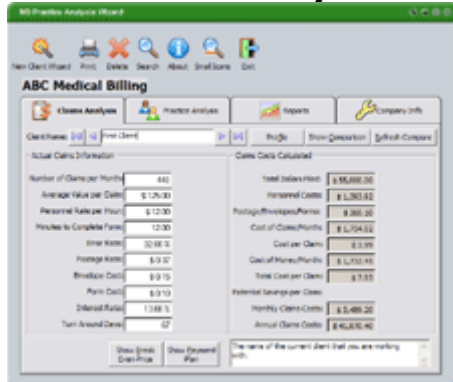


As part of an enticing marketing kick-off campaign, we recommend that you offer the MedOffice® PMR at low cost or even FREE to your first doctor clients. MedOffice® is typically sold to physicians at an average price of \$3,000. This free offer helps clients feel they are receiving an amazing value (and they ARE!) and it helps your new billing service get started quickly. Our Preferred program includes 5 copies of the MedOffice®-Remote (PMR) to help you get your business off the ground. Please visit ClaimTek's web site at [www.claimtek.com](http://www.claimtek.com) and go to the Software tab, then choose Billing Software / How MedOffice® PM and PMR Work Together to get more details on the interaction of our two software programs.

**THREE ADDITIONAL SOFTWARE PROGRAMS**

ClaimTek offers you three essential programs designed to help your new business:

**MD Practice Analysis Wizard**



ClaimTek's MD Practice Analysis Wizard in the most comprehensive billing cost analysis software available. This application has been designed to let you compare the actual costs of the healthcare provider's in-house billing operation versus the potential costs of outsourcing the billing operation to YOU as the professional billing service. The software produces convincing side-by-side tables and graphical comparisons of the results. This is a scientific and powerful marketing tool for your billing service.

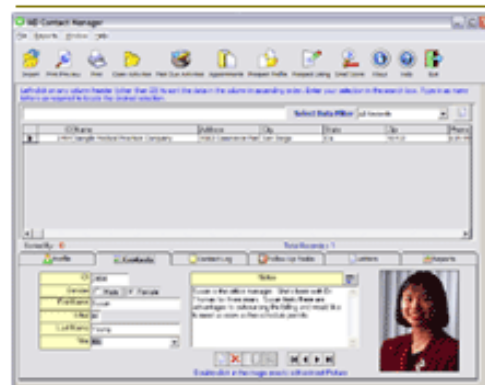
Most providers do not have a clue as to what they are really paying for claims billing services. The average medical office spends from \$8.00 to \$12.00+ per claim. With our system, you can process claims for \$3.00 to \$5.00 per claim, and the provider benefits by receiving their insurance checks within a week or so.

The concept of this application is based on the various direct and indirect costs incurred in processing medical claims in-house, such as:

- Labor Costs including benefits
- Postage, Claim Forms, and Envelope Costs
- Error Processing
- Administrative and Billing Costs
- Rental Overhead
- Time Value of Money
- Systems Upgrades & Maintenance

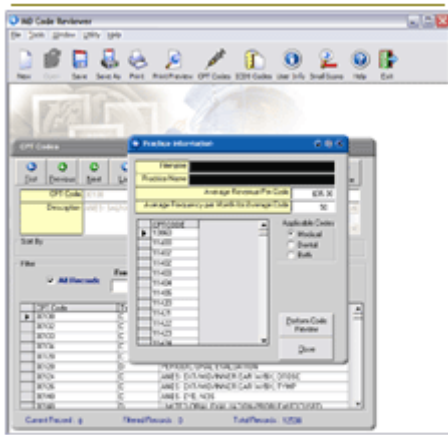
**MD Contact Manager**

The MD Contact Manager (MDCM) is a powerful marketing and organizational tool that allows you to search a sales database of potential clients among Medical and Dental Practices, contact them using a range of customizable sales letters, and generate several reports about the progress of your marketing efforts.



This powerful MD Contact Manager software comes customized especially for your particular City or State. It contains names, addresses and telephone numbers of at least 300 qualified Medical and Dental sales leads in your area! These leads are grouped into categories based on their type of medical or dental specialty. This can assist you if you wish to focus your marketing efforts on one specific group at a time. The MDCM tracks all contacts and administrates your callback times, sales appointments, and correspondence. The MDCM software comes loaded with 14 proven sales letters that can be edited right in the software or mail merged to Microsoft Word with the push on a button where you can edit and print multiple letters. You can also print envelopes and labels at once.

## MD Code Reviewer



- Analyze codes for accuracy -
- Provides quick look-up of all codes -

ClaimTek's MD Code Reviewer (MDCR) is a unique and versatile Medical & Dental Coding & Analysis software that Includes ALL current CPT, ICD-9, HCPCS & CDT Dental codes. This application has been designed to let you perform two primary functions:

1) Perform a look-up to verify accepted CPT, ICD-9, HCPCS & CDT codes.

2) Analyze the procedure codes to determine any possible revenue losses incurred from rejected claim fees due to incorrect codes.

This valuable tool will work with your existing clients data to analyze entries and provide realistic loss estimates arising from incorrect codes. A code review process may end up saving your customers thousands of dollars annually in rejected claim fees.

The MD Code Reviewer enables the user to enter Common Procedural Terminology (CPT) Codes, or Common Dental Terminology (CDT) codes used by a medical or dental practice. Then it compares each user entry against the approved Dental and Medical Codes database.

The system reports on the number of incorrect and/or questionable entries, thereby providing information to help the practice reduce rejected claims due to invalid codes.

*Please visit ClaimTek's web site at [www.claimtek.com](http://www.claimtek.com) and go to the Software tab, then choose Essential Software to get more details on each of these products, including specific Features and Benefits.*

# *Additional Services You Can Offer*

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## **ClaimTek also makes available to you additional related medical software & services to enhance your business potential.**

### **Patient Well-Care Management Services**

*ClaimTek's expertise in this field will give you the foundation you need to start this successful and rewarding business. We'll get you going with:*

- *Training*
- *Sample Letters, Postcards and Scripts.*
- *Professional Full-Color Marketing Brochures*

One of the most increasingly desirable (and often mandatory!) programs a doctor can provide his patients is a well-care services program. In order for medical professionals to maintain their role as the most trusted source of healthcare information and service, they must realize a proactive patient outreach service is necessary. Unfortunately, most practices do not have the additional staff, management time, or training necessary for an effective well-care program.

ClaimTek helps you fill this important service gap by providing the materials and training necessary to start your own well-care program service or add it to your existing service offerings.

As a well-care service provider, you manage your doctor's outreach program to help them maintain communication with their patients. Your service will provide a custom service to each doctor client, consisting of letters and postcards to remind patients of their needs for various services, such as check-ups, testing, immunizations, etc. In this way, you help the doctor maintain a positive pro-active relationship with their clients, one that goes beyond just treating them when they are sick.

Government estimates show the need for healthcare increasing dramatically in the next decade. Managed healthcare will become more prevalent, and most managed healthcare systems require doctors to have a well-care program. Now is the opportune time to offer a Well-Care Management Service, and make a solid business foundation in this growing field.

The program sells itself to physicians because it provides these benefits:

- Promotes and Maintains Patient Relationships
- Keeps Office Staff Focused on Helping Care for Current Patients
- Builds the Medical Practice and Increases Profits
- Complements Any Existing Customer Care Programs
- Pays for Itself as Patients Respond to The Program
- Gives the Doctor More Time to Be A Doctor

## *Additional Services You Can Offer*

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### **Electronic Fund Transfer (EFT)**

EFT is the best way to collect money on time – ELECTRONICALLY!

Even when the waiting room is overflowing with patients, the doctor's overdue receivables are often lagging. More than 30% of Americans don't have health insurance. Those that do still often pay 20% coinsurance. Many doctors don't collect 50% of the monies owed them. Indeed, one doctor states that 69% of his receivables were more than 90 days past due. Many doctors often carry tens of thousands of dollars on their books, knowing there's a good chance they'll never see this money. Doctors know they'll treat people who can't or won't be able to pay.

#### **BUT THERE IS A SOLUTION – Use EFT to collect money from patients...**

EFT is the transfer of funds from one bank savings or checking account to another. This electronic transfer process is also known as: Funds Sweep, Direct Debit, Direct Credit, and Direct Deposit, Automatic Checking, Automatic Payment, ACH Processing, etc.

EFT software and ACH processing by ClaimTek Systems provide automatic payments for medical billing services of all sizes. The EFT software allows you, the billing service, to process automatic deductions from the patient checking or savings account. These automatic deductions are pre-authorized for a specific amount and specific day of the month. The funds are then electronically deposited into the doctors' account. For the patient, it's a monthly bill that he or she can budget for, knowing they are staying on top of their bills. For the doctor, it is a steady revenue stream of formerly uncollected payments. This process allows doctors to collect monies owed without harassing or alienating patients or waiting months. You, the billing service, typically charge \$1.50- \$2 per transaction.

You control the payments with our software and send the data files to our EFT processing center. We process the data through the ACH and deposit the money into your doctor client's account on time. We provide complete and accurate reporting of every transaction. The Automated Clearing House (ACH) is the electronic network to which 95% of the nation's banks belong to – including the Federal Reserve.

### **Online "Flat- Fee" Collections Service**

As a billing service, you submit claims electronically to insurance companies and mail statements out to patients to collect their portion. While most claims get paid within a few weeks, a small percentage of claims do not get resolved and can be difficult to conclude. You typically file tracers and even make phone calls to the insurance companies but, unfortunately you receive marginal if any response.

This small percentage of claims often remains uncollected for months. Since your billing service is not setup as collection agency

## *Additional Services You Can Offer*

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to deal with these unpaid accounts, your client, the doctor, is usually faced with two difficult choices: They can either write off the unpaid accounts or they can refer them to a hard-core collection agency, in which case the medical practice loses 30 to 50 percent of the value of the claim as the fee. In addition to this high fee, the practice will most likely lose the patient as a client because harsh collection measures usually result in the loss of patient goodwill.

As a successful billing service, you need a tool that can help you pursue and effectively resolve 100% of unpaid insurance claims - at a minimal cost to your doctor clients. ClaimTek's collection service is the answer! Our collections plan handles both insurance companies and patients. It is also designed to help you generate additional revenue for your business.

### **Remote Backup Services (RBS)**

"My hard drive crashed and I lost all my data!" That's the last thing any business wants to hear! What would happen if all critical data were lost due to fire, flooding, theft, or even employee sabotage?

ClaimTek's remote backup service allows you to protect critical data and expand your business profit potential. Store your clients' data at a secure offsite location - for a modest fee that boosts your income.

With the ClaimTek Remote Backup System, data is stored safely and securely offsite where it can be retrieved quickly and easily 24 hours a day. ClaimTek's RBS software addresses three critical issues to ensure successful offsite backup: Time, Connection Expense, and Security.

- **Time:** Our RBS system 'compresses' the data prior to transfer. This means that 100 MBs of data would be compressed to approximately 15 MBs and the transfer takes 40 minutes instead of 5 hours.
- **Connection Expense:** Our system leverages your existing Internet connection to transfer the compressed backup files. This means there are no associated long distance charges. You or your clients can backup from anywhere in the world.
- **Security:** Our system utilizes multiple layers of access encryption and validation triggers. The security parameters to access your backup files are embedded into the binary code of your individual software installation on your PC. This means site security cannot be manipulated or decoded by a third party. Additionally you can place an 'Unzip' password or PIN number on all your backup files. This means that they cannot be opened by ANYONE except you...period.

## *Additional Services You Can Offer*

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### **Digistore Services**

(Digital Scanning and Record Archiving): The limitations and disadvantages of paper records are becoming quickly apparent with the demands of today's medical community. Filing paper documents, finding them for requests for information, refiling and refinding for multiple requests, lost records, and paper deterioration are all examples of why electronic records are becoming the preferred standard.

Our Digistore Services enables medical offices to convert their paper medical records to digital media through scanning. We can scan and store the records or teach your staff to scan your records in-house. We can help you convert paper records into digital data that can be easily accessed at any time!

Our Digistore service allows fast retrieval of any requested chart or X-ray, and it eliminates record loss. Our service can include a predetermined number of regularly scheduled pickups and deliveries, or on an "as needed" basis. When you choose Digistore services as part of your record management system, you are going to save time and money. You'll convert on-site storage space to more profitable use, minimize equipment costs, reduce file-tracking errors and have medical experts on call regarding the latest regulations and newest technologies.

*Please visit [www.claimtek.com](http://www.claimtek.com) and go to the Software tab, then choose Professional Software to get more details on each of the products above that can supplement your medical billing business.*

### **SUMMARY OF WHAT CLAIMTEK OFFERS YOU:**

#### ■ **ADVANCED MEDICAL BILLING SOFTWARE**

1. MedOffice®
2. MedOffice® Remote

#### ■ **ESSENTIAL SOFTWARE**

1. MD Practice Analysis Wizard
2. MD Contact Manager
3. MD Code Reviewer

#### ■ **ADDITIONAL PROFESSIONAL SOFTWARE / SERVICES**

1. Patient Well-Care Management Services
2. Electronic Fund Transfer (EFT)
3. Online "Flat-Fee" Collections Service
4. Remote Backup Services (RBS):
5. Digistore Services: (Digital Scanning and Record Archiving)

**No other company offers you so much!**

## Marketing Support Unmatched in the Industry

Most people go into their businesses without any knowledge of marketing. They don't understand how to get people to do what they want them to do. And how can they be expected to? After all, most businesspeople are not trained in the art of persuasion or marketing.

But if you're to succeed in the Electronic Billing Service business, you must know how to get clients and how to keep them. And that's what excellent marketing is all about.

ClaimTek Systems provides you with numerous professional medical billing marketing tools that you will need to get clients and keep them. You will make a good impression the first time. In fact, the first time is the ONLY time you have to make a good impression! So you must do it right.

### ClaimTek's Marketing Program Will Show You How To:

- Practice proven methods for getting immediate appointments and making yourself memorable.
- Learn approaches for gaining immediate rapport with doctors and office managers.
- Become effective and persuasive in your presentation techniques.
- Gain respect. Discover the right way to answer numerous objections that you may have from office managers and doctors.
- Master closing techniques that will secure commitment and ensure your success.
- Learn how to get the jump on your competition, by customizing your service and charges to fit the practices' needs.
- Learn how to define a systematic approach to planning your marketing and advertising campaign. Discover when to use traditional vs. non-traditional marketing techniques.
- Learn how to utilize the media and how to get FREE publicity for your business.
- And much, much more...

### ClaimTek's Marketing Package

CLAIMTEK'S MARKETING  
TOOLS WILL BE PERSONALIZED  
WITH YOUR COMPANY INFORMATION.  
THESE TOOLS ARE DESIGNED  
IN FULL COLOR AND WILL  
PROVIDE YOU WITH A PROFESSIONAL  
IMAGE TO ASSIST YOU IN  
MARKETING YOUR SERVICES.

*ClaimTek will show you how to leverage your time and effort.*

*Our medical billing marketing package includes over a dozen professionally produced tools. We invested an enormous amount of time and efforts in the design, copy-writing and full-color production of our medical billing marketing tools. To see what all you will get as part of this exciting package, read on. What you see in the next pages will be set up especially for you to use in a powerful and successful marketing campaign.*

*Other companies won't offer this valuable marketing package. They simply want to sell software and technical support. We offer you far more. We offer you everything you need to have a successful medical billing business of your own! So keep reading. You'll be glad you did!!*

## **ClaimTek Provides You with Professional & Ready-To-Use Marketing Tools:**

### **1. TARGETED MARKETING TOOL**

#### **THE NAMES OF 250+ POTENTIAL LEADS IN YOUR AREA!**

ClaimTek goes much further than any other company. It is our desire and commitment to see that you have virtually everything you need to succeed in this business.

To that end, we provide you with a list of potential prospects in your area. This customized list contains names, addresses and telephone numbers of at least 250 potential Medical and Dental sales leads in your area! This fantastic list will get you off to a running start quickly and effectively. Your list will target prospects from individuals to small clinics where the need for outsourcing is highest. These leads are grouped into categories based on their type of medical or dental specialty. This categorization helps you when you want to focus your marketing efforts on one specific group at a time.

The list of potential clients comes loaded into the MDCM software for increased efficiency (see the MDCM software under the software chapter). Through the MDCM, you can track all contacts and administrate your callbacks, sales appointments, and correspondence.

### **2. THREE APPOINTMENT SETTING TOOLS**

#### **1) SURVEY FORM FLYER**

This short survey form can be effective in making an appointment with the Doctor. This survey is the "Bait Piece". It was designed to make Doctors aware of billing problems they are currently experiencing with rejected or delayed insurance claims due to improper coding and/or inaccurate claims transmission. In exchange for completing and returning the Business Survey, you offer healthcare providers two vital services, FREE:

- **Procedure Code Review (PCR):** The PCR is an analysis of doctors' procedure codes. It is a service that healthcare providers need to have performed at least once annually. A typical PCR usually costs medical facilities hundreds of dollars! You can perform the PCR by using our MD Code Reviewer software (see the Software section for more details).
- **Billing Cost Analysis (BCA):** This analysis compares the precise cost of the doctor's in-house billing operation to that of the national average. BCA helps doctors determine where in their business to cut expenses and makes them aware of the savings and benefits of outsourcing their billing to an outside billing service. You perform the BCA by using our dynamic MD Practice Analysis Wizard software (see the Software section for more details).

# Comprehensive Marketing Support

## 2) FULL-COLOR FLYER PROMOTING PROCEDURE CODE REVIEW (PCR) & BILLING COST ANALYSIS (BCA)

This flyer is to promote PROCEDURE CODE REVIEW (PCR) & BILLING COST ANALYSIS (BCA). This attractive full-color flyer is printed on high-quality 100 lb. paper. It is designed to accompany the Business Survey form. It can be personalized with your company information using your home laser or inkjet printer. You'll receive 500 pieces!



## 3) TELEPHONE SCRIPT FOR APPOINTMENT-SETTING

ClaimTek recognizes how important telephone sales calls can be to getting appointments, so we have now created the Effective Telephone Script for Setting Appointments with Doctors! This incredible item includes 3 vital elements:

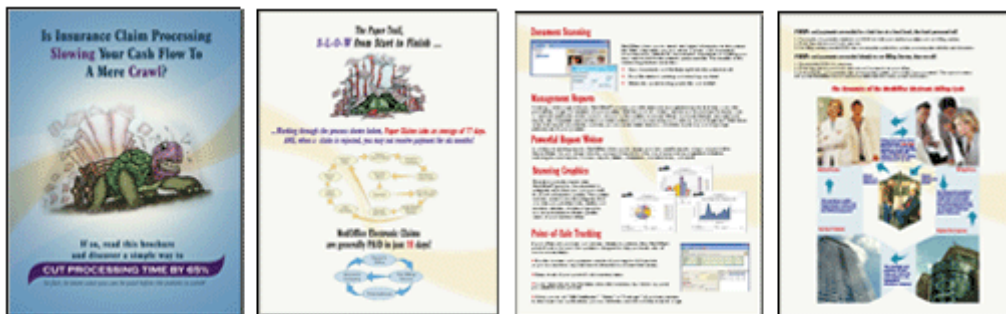
- 1) Step-by-Step Telephone Appointment Setting Script
- 2) Rebuttals Script
- 3) Appointments Suggestions Script: "Do's and Don't's"

Learn how to effectively set up appointments with healthcare providers. Master the techniques of conversation with a receptionist, office manager and doctor. Learn how to control the conversation from your first "Hello" to the end of call. Respond effectively to statements like: We/I am not interested, I don't have time to meet with you, Can't afford your services, We are happy with our current situation...etc. Also, learn all about the 10 most important things to do during the appointment!

## 3. NINE ADDITIONAL STUNNING FULL-COLOR MARKETING BROCHURES TO DELIVER YOUR PROFESSIONAL IMAGE!

ClaimTek provides the following brochures and flyers:

- **Eight-Page MedOffice® Brochures** (The images below are sample pages)



This stunning EIGHT-PAGE FULL-COLOR oversized brochure WILL GET RESULTS FOR YOU! AND IT WILL BE READ! This impressive and powerful brochure never fails to spark the interest of health care providers and office managers. It provides detailed information on the benefits of the MedOffice® software system and your company's

# Comprehensive Marketing Support

services. It is professionally designed for easy reading and printed on the highest-quality heavy glossy paper -- a brochure that no other company provides! The brochure is beautiful, engaging, and reflects a highly professional image of your business. Each one can easily be personalized with your company information and logo. You will be proud of this brochure and, remember, it's not available anywhere else! It's an exclusive from ClaimTek. Just for you. You will receive 100 pieces.

- **General Billing Service Brochures**



This full-color tri-fold brochure explains to health care providers the need for your billing services. Marketing experts agree that a good brochure like this one literally "sells" for you. This fantastic, well-written and professionally designed brochure provides logical and convincing information on how your professional billing services can save health care providers money and even improve their income. It is printed on high quality 100 lb. glossy paper stock and can be personalized with your company information using your home laser or inkjet printer. This brochure gets results! You'll receive 200 POWERFUL pieces as part of your introductory package!

- **Electronic Fund Transfer Brochures**

This full-color tri-fold brochure explains to the need for your Electronic Fund Transfer (EFT) services. Remember, people have to know they NEED your service before they'll buy it. This brochure provides logical and convincing information on how your efficient services can save them money and resources. It is professionally designed and printed on high quality 100 lbs. glossy paper stock and can be personalized with your company information using your home laser or inkjet printer. With our Preferred program, you'll receive 200 pieces -- 100 of them designed to target the health care industry, the other 100 for general purposes and designed to help you expand your potential to offer EFT to any type of business. You will find that these brochures greatly enhance your marketing efforts.



- **Document Imaging & Storage**

This STUNNING full-color tri-fold brochure explains to health care providers the advantages of digitizing and storing their medical documents on CDs or online. As with the other brochures ClaimTek supplies you, it is professionally written, designed, and printed. It provides logical and convincing information on how your efficient services can save clients money and time, while reducing office clutter. It is printed on the same high-quality 100 lb. glossy paper stock used for all other brochures. It can be personalized with your company information using your home laser or inkjet printer. With our Preferred program, you'll receive 100 pieces.



# Comprehensive Marketing Support

- **Collection Service Brochure**



This full-color tri-fold brochure explains the need for the collections services that ClaimTek sets you up to offer. Remember, this is the doctor's cash flow you're talking about! This powerful brochure provides persuasive information on how your collection services can save clients money and resources. It is professionally designed and printed on high quality 100 lb. glossy paper stock and can be personalized with your company information using your home laser or inkjet printer. With our Preferred program you'll receive 200 pieces -- 100 designed to target the health care industry, the other 100 for general purposes, designed to help you expand your business potential.

- **Remote Data Back Up Brochures**

This full-color tri-fold brochure explains to health care providers the need for and value of remote backup services. It provides logical and convincing information on how backup services are vital for medical providers. The brochure is professionally designed and printed on high quality 100 lb. glossy paper stock. It can be personalized with your company information using your laser or inkjet printer. You'll receive 200 pieces with the Preferred program! This brochure can also be used to target other industries.



- **Patient Well-Care Brochures**



This full-color tri-fold brochure explains to health care providers the benefits of your Patient Well-Care services. It provides logical and convincing information on how this service can help increase their income and improve their patient relationships. This brochure is professionally designed and printed on high quality 100 lb. glossy paper stock. It can be personalized with your company information using your laser or inkjet printer. You'll receive 100 pieces with the Preferred program!

- **Sixteen-Page MedOffice® Brochure**

This color brochure will help you with hardware and software sales, installation, training, and support. These are great add-on services you can provide to doctors who choose to do their own billing or who recognize that your knowledge and expertise can help them decide what type of computers to purchase and how to train their staff. You will be amazed at how much business you can obtain as a consultant, once you are established and naturally move toward having extensive knowledge and expertise in the healthcare industry. ClaimTek will offer you wholesale prices on our Exclusive medical practice software and we also show you how to buy hardware wholesale. We will show you how to bid for accounts and how to price your training and support services. This type of consulting can be very lucrative given that the typical on-site trainer charges between \$55 and \$125 per hour, depending on your geographical location and area demographics!

## 4. STUNNING FULL-COLOR PRESENTATION TOOLS

- **Full-Color Flip Chart With Easel And Sales Script For Every Page!**



This AMAZING Flip-Chart walks you completely through a presentation that you can make with confidence in front of a potential client. The pages contain convincing reasons for the use of an outside Medical Billing Service. The Flip Chart comes complete with a script that you can memorize or read as you speak about each and every page. You've never seen a sales tool like this! The flip-chart can be personalized with your company name, of course. One Flip Chart is provided with our Preferred Package.

- **Full-Color Professional Presentation Folders --** When you're working hard to build a professional image, introduce your billing service, and create respect for your professionalism, it's important to start with dynamic presentation materials. Enhance your Image with these full-color shiny mark-resistant folders. These folders are designed for serious marketing clout with special graphics that reflect a professional image for your billing service. They come with two inside pockets where you can insert your information, brochures, and of course your business card. Leaving one of these with your client is the ideal way to finish your presentation. These are POWERFUL SELLING TOOLS. You will receive 25 folders with our Preferred Package.
- **Marketing Presentation On Disk --** This pre-written PowerPoint presentation is both beautiful and effective. It powerfully demonstrates the value of using an outside billing service and features animation, full-color graphics, audio and much more. You simply install the presentation on your computer, copy it to a disk and give it to prospective clients who can then install the file on their computer and automatically watch it as a self-running demo. (PowerPoint allows you to copy a presentation to a disk and have it become a self-executable file that anyone can view, even if they do not have PowerPoint.) Think of this as having a 'live' full-color brochure. It would take you days to write and format a PowerPoint presentation like this -- but ClaimTek supplies it with our Preferred Package. You receive one copy (that's all you need) and, what's more, you can edit or enhance it at any time with your own wording or graphics.

# Comprehensive Marketing Support

## 5. YOUR OWN WEB SITE!

ClaimTek's MedOffice® system completely removes geographic barriers from your business. Most services you provide can actually be performed from anywhere in the United States. This fact opens up huge new sales opportunities to you -- you can search for clients just about anywhere in the country! But this means that you must have a presence on the Internet. It is the key to future success in this and all businesses!

That's why ClaimTek provides you with your own Web site -- YES, a truly amazing feature of our package that would otherwise cost you hundreds of dollars and a huge time drain if you had to create your own web site from scratch. You will receive an attractive Web design of your choice, your own domain name, and hosting services for one year -- at no extra charge.

### CHOOSE FROM 21 WEB DESIGNS

*These are just a few samples. Your actual web sites will be in FULL COLOR, of course.*



We've written most of the Web site pages for you -- you simply customize them with your company name and any additional data you desire. Your web site is more than 20 pages deep and gives your business a professional and sophisticated presence on the Internet in a matter of DAYS, not weeks or months or years. This is yet another valuable part of the package EXCLUSIVE TO CLAIMTEK.

You can put your web address on all your letterhead, your business cards, and all your correspondence. You can supply fax on demand information via your web site. This powerful channel of communication with you makes it easy for prospective clients to make inquiries about your company.

Physicians and office managers can access your web site at their convenience. They can make inquiries concerning the type of services you provide, request demonstration disks (which we provide you), download information, exchange e-mail messages with you.

## CLAIMTEK DOESN'T STOP THERE. WE ALSO PROVIDE THE FOLLOWING:

- **300 Full Color Rolodex Cards - Customizable!** - Printed on 12 pt. C1S Super Premium Kromekote Stock. Rolodex cards make a fantastic way to keep your name within reach at the doctor's office, because professionally-printed Rolodex cards are most often kept and inserted into the official office rolodex, unlike business cards. These cards are also very visible because of their attractive tab. Printing these cards on your own can be very expensive. Here again, ClaimTek provides you with the best tools for your business! You get 50 pre-printed sheets and each sheet holds 6 cards -- for a grand total of 300 cards! These cards explain your billing services, and have an empty spot for your company name. You simply insert each sheet in your printer to customize it with your business name.

- **Forms, Proposals and Legal Contracts**

Multiple sample proposals and several legal contracts are included to save you time and money. Each one of these documents would cost you hundreds of dollars if prepared by your attorney. The ones we provide can be easily personalized with your company information. Like all other documents, they are included in both MS Word and simple text formats.



- **Sample Sales Letters to Doctors & Office Managers** - These powerful letters are effective. They're professionally written and easy to understand. You can use them as the backbone for all your marketing efforts, since they act as templates for most types of letters you need to send. Over a dozen letters are included in print copy and on disk -- all you need to do is customize them or alter them to suit your needs.
- **Press Releases** - Press (news) releases are very important to any business. But especially to a new business. In addition, they don't cost you anything. They actually pay if they get you publicity. And these will! These powerful releases describe your business and the services offered. They can be personalized and mailed to all publications in your service area. These news releases will also be included in both print copy and on disk for your convenience. That means you can email them to business news editors and reporters rather than mail them if that's their preferred method of receiving releases.
- **Marketing Schedule to Guide You Step by Step** - Our Marketing & Advertising Package comes with a Marketing Schedule that tells you what to do step-by-step, when to do it and how to do it. This package is integrated together to maximize your chances and efforts so you'll get your first account easily and quickly!
- **License to Become a Value Added Reseller (VAR) with ClaimTek Systems Providing Software & Hardware Sales, Installation, Training and Support** - These are lucrative services you can provide to doctors who choose to do their own billing or simply need new computers or software. Your business will naturally progress towards this stage once you are established and have gained good working knowledge of the industry. ClaimTek will offer you wholesale prices on our software and show you how to buy hardware wholesale. We will also show you how to bid for accounts and how to price your training and support services. Such consulting can be very lucrative given that the typical on-site training session costs somewhere between \$55 and \$125 per hour!
- **License to Service an Unlimited Number of Providers** - You are not limited to a specific location or a geographic area. You may even do business in your neighboring states!

## **The Most In-Depth Training in the Industry**

We provide expert in-depth training every step of the way. You receive:

1. One-on-One Personal Training
2. Manuals
3. Videos
4. Audio Cassettes
5. Phone Support
6. Emergency Support
7. Newsletter

Here's an overview of each of these.

### **1. Hands-On Personal Training on Your PC**

Stay home, relax and enjoy the most effective Medical Billing Training method! Avoid travel expenses and seminar distractions. Learn One-On-One! We pay the long distance phone expenses.

In addition to our extensive training material (manuals, audio, video -- as detailed below), ClaimTek offers a completely personalized one-on-one medical billing training program.

**Our personalized training is divided into three stages for those who purchase our Preferred Package:**

#### **Stage 1: We Teach You Every Step with Live Exercises!**

You will be assigned a personal trainer (a mentor) to train you on our medical billing software, on medical billing fundamentals, and on marketing your new medical billing business. All this while occurs you sit in front of your computer in home office or at your business office.

Our training is conducted using PC-ANYWHERE communications software (or comparable communication methods) over several sessions ranging from 1-2 hours per session. Your mentor will assign homework between sessions. You'll receive up to 12 hours of focused one-on-one medical billing training! Our take-you-by-the-hand approach is very effective because you will receive personal guidance from a professional medical billing trainer. The training is conducted one-on-one -- with no interruptions or distractions from other people as so often happens in a large group training session. Your personal training is completely tailored to your needs and to your level of knowledge with computers.

Training on the marketing aspects of the medical billing business is vital at this initial stage. We cover topics from the basic steps to advanced techniques that give your new business the exposure it needs. We include a blow-by-blow marketing schedule of marketing steps and a guide on how to use every marketing item that comes with the package. We provide you with an effective telephone script for appointment setting,

## *How Do We Train You?*

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rebuttal scripts, and an appointment suggestion script (DOs and DON'Ts).

This training method is efficient and convenient. You will not have to pay the cost of travel and lodging expenses as some programs require you to do. Furthermore, you will not find yourself being trained in a noisy group where the conversation is so general and often interrupted by frivolous questions from the group. Profit from the one-on-one ClaimTek training! Learn and practice on your own computer at convenient times from the comfort of your own home! Learn claims transmission and the file transfer methods that you'll be using daily in your business.

### **Stage 2: Pre-Appointment Training/Consulting Sessions!**

The second stage is a "personal consulting" stage for any upcoming appointments you set. This stage is where your trainer/mentor prepares you for the appointment concerning what kind of questions you may expect from a specific specialty or clinic, what types of issues to discuss (specific to the specialty). And also, what your pricing strategy may look like. This last item is important as your pricing may differ from one medical practice account to another depending on several factors, like the type of specialty, office size, services offered...etc.

It is important for you to impress the doctor/office manager with your knowledge and skills during the interview. You need to be as prepared as if you were going to a job interview. The more you know about your prospect, the better your presentation will be.

### **Stage 3: FREE "Refresher" Sessions When You Sign Up Clients!**

The third stage takes place when you sign up your first account. Here, your trainer will give you a free refresher course on the software and also on the billing aspects for the specialty you just signed up. Your trainer will make sure all signup procedures are handled properly, will help you set up your client's database, and also oversee the first transmission of claims to the clearinghouse. This great service is provided to you FREE!

We take the trouble to work with you through these three stages because no one can simply learn every important aspect of the medical billing business at once. ClaimTek provides you with ongoing "consulting support" in addition to "technical support". "Consulting support" is where you get to discuss specific issues with your trainer at length. This includes the vital issues of pricing strategies and any demands of the medical specialty at hand. No other company in this business provides the quality and comprehensive level of support as ClaimTek. As you might think, this kind of training process is clearly the most effective and helps you get started with confidence. Coupled with our two-year support provision (supplied with the Preferred program), you'll go into the market with a solid training and support foundation to build on.

# *How Do We Train You?*

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## **Our Training is Available 7 Days a Week!**

**For your convenience, our personal computer training is available from 8:00 AM to 7:00 PM Pacific Standard Time, including weekends.**

We hope that you will compare our extensive medical billing training carefully with that of other companies who offer medical billing software and training only once per month (or worse) and in a large classroom setting. Once you are trained in a classroom with them, you'll hardly ever get any refresher courses or a chance to speak at length with an expert trainer. Your entire business venture depends on the tech support department where you get answers to your technical questions only. Some companies may offer telephone training but limit it to "software training only." ClaimTek's 3-stage medical billing training is the only one that maximizes your chances for the level of comprehensive knowledge that allows you a solid entry in the medical billing business.

## **2. Comprehensive Medical Billing Training Manuals**

Start your new medical billing business on the right track! Comprehensive, easy and fun to read, these medical billing training manuals includes everything you need to know about medical billing and starting your business. Our medical billing course covers marketing & advertising training too! These manuals will guide you step-by-step through the process of setting up your own Medical Billing Company! These are the most comprehensive medical billing training manuals available!

## **3. Training Videos**

Our home seminar video library provides an in-depth overview of the actual running of a medical billing service. This seminar is hosted by a billing service owner who, just like many of our customers, had absolutely no experience in this business. In a four-year period she had grown her business into one of the most successful billing services in the country, earning a six-figure income. This video provides training on how to process claims and the day-to-day operation of your billing center with tips on do's and don'ts. It is an excellent tool to keep as a reference. You can save the high cost of traveling, lodging and live seminars by watching this.

The videos are comprehensive, focusing on advertising, sales & marketing details and strategies, how to charge for your services, how to overcome objections, how to schedule an appointment with the doctor or office manager, how to conduct your presentation, what to say, how to make a formal proposal for business, and how to sign up the doctor.

## **4. Audio CDs**

Our three-audio tape library provides additional valuable information on marketing and daily operations.

## **5. Regular Support**

Support is available between 8:00 a.m. - 7:00 p.m. Pacific Standard Time (PST) Monday-Friday, as well as by e-mail during after hours and on weekends. In other words, we provide 24/7 support in one form or another.

ClaimTek trainers and support staff fully know the ins and outs of our software and the insurance billing business. Our support staff is just a phone call away. You'll always speak with a real live person during the business hours cited above.

Furthermore, when you associate yourself with ClaimTek Systems, you receive the benefits of an entire "DATA RESEARCH and DEVELOPMENT" department along with software development and engineering capacities -- without the additional overhead and expense! This is particularly useful when you or your clients need additional customizing of the MedOffice® software. Over time, we will develop new types of information access and management tools that will make your operation run more efficiently. This will reflect in your ability to have all the BETTER, SMARTER, FASTER, more EFFICIENT methods that are essential to stay on the competitive edge. This is yet another "SIGNIFICANT" reason to associate yourself with ClaimTek Systems.

## **6. Emergency Support**

Having your own business can be very fruitful, but for someone who is the sole owner/operator of a business, it can be difficult to step away during the first years. There may be cases where you may not be able to attend to your business due to an emergency situation or illness. If for any reason you find your business unattended, we are here with ESS.

When you join ClaimTek Systems, you become part of our family. We have designed a special Emergency Support Service (ESS) to help our Billing Centers in such situations. ClaimTek will handle your billing operation while you are gone. You may need this service if you cannot attend to your business for an emergency need. This service is available only for accounts using the MedOffice® software.

## **7. Newsletter**

One-year subscription. Stay informed with medical claims updates and the latest developments in the healthcare profession.

# *Our Programs & Packages*

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## **ClaimTek offers Four levels of professional entry into medical billing business.**

- **Essential Program**
- **Principal Program**
- **Preferred Program**
- **Preferred Plus Program**

All 4 programs are detailed at the end of this book. Each level includes a version of our advanced MedOffice® software, plus a varying degree of training, marketing, and support. *Or you can purchase our software and services on a Per Item basis.*

Please see [www.claimtek.com](http://www.claimtek.com) for details on pricing for each program.  
Go to: [http://www.claimtek.com/programs\\_main\\_overview.html](http://www.claimtek.com/programs_main_overview.html)

## Steps to Deciding

### **Step 1: Which company to work with?**

Before choosing which business entry program is best for you, ask yourself the most important question: Are you serious and determined to succeed? If so, then you can be sure that ClaimTek is the company you need to move you to your goals.

ClaimTek offers what our competitors simply can't offer. We go to a lot of effort to see that you have up-to-date and state-of-the-art software, services that are unique and designed to push you up the ladder of success quickly and effectively. You also get the finest professional marketing material available along with unequaled training that you won't find anywhere else at any price! Finally, you will get the best support available from the company that knows electronic medical billing & practice management services better than anyone else...ClaimTek.

To be sure, you can buy cheaper business entry programs. But why would you want to sacrifice all you get from ClaimTek for some basic software, poor training, sub-standard marketing and support? If you want to be really successful, this is the place to be and our program is the one you want.

### **Step 2: Which ClaimTek Program**

Once you have made the decision to work with ClaimTek, the next question is which entry program to purchase. All of our programs provide our advanced MedOffice® software plus extensive training and support. All of our entry programs shine among our competitors. The differences among them can be summarized as follows:

#### **SOFTWARE:**

Our software solutions are the most technologically advanced in the country. They include MedOffice®, MD Practice Analysis Wizard, MD Code Reviewer, MD Contact Manager, Electronic Fund Transfer (EFT), On-line Collections, RBS and others. Each software is designed to perform specific tasks with each one fitting together like a glove on a hand. Our software more than meets the needs of your business. The number and version of these software programs that you receive depends on which business program

## *Why Choose ClaimTek?*

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you purchase.

- SERVICES:** The services you'll be able to offer your potential clients are diverse and comprehensive. You will meet the growing needs of healthcare providers with a wide range of services. Like most busy professionals, doctors prefer to establish stable long-term business relationships with people and companies that do a great deal for them at a reasonable price. Especially when you select ClaimTek's Preferred program you'll be able to offer great all-inclusive services unmatched by competitors. So your chances of landing the plum accounts are great. You'll have the competitive advantage right from the start.
- MARKETING:** The marketing tools we supply you are professional and graphically appealing. They are written by professionals and designed by experts. You'll receive hundreds of colorful pieces of impressive and convincing marketing items, which will reflect your professionalism in every possible way. The number and nature of the marketing pieces differs for each business program.
- TRAINING:** The training you will get with ClaimTek is the most detailed, personable, and private available anywhere. We'll train you on three important aspects of the business: the software, the marketing, and the billing. And the training is hands-on . . . right from the comfort of your own home and at the time that's convenient for you. The length and type of training you receive varies for each business program you can purchase.
- SUPPORT:** The excellent ClaimTek support is uniquely designed to meet the needs of your small business. With the Preferred Program especially, you get FREE toll-free support on all aspects of the business not just technicalities. Special support privileges are available through our Emergency Support Services (ESS). With our other programs, the length of your support varies.

If you wish to compare us with any other company, make sure you study the "tools" each company provides. For example when a company says "our automated marketing techniques or system," or "our marketing experts will help you," make sure you understand what steps and techniques are involved. What are the exact tools that you'll be given for your marketing campaign? Apply the same questions to their software, training & support. Learn about the capabilities of the software and the services that you'll be able to offer your clients, how your services can help you stand out compared to the "guy next door."

Many companies focus on having you "assume" the benefits of buying their system without giving you detailed information on the tools or the features of their program components. But, of course, you need to make good decisions by learning more about the details before you invest. After you make your purchase, it is usually the details that will bring the benefits alive. If you have the right tools, you'll be most competitive, credible and convincing in your presentation and, ultimately, succeed in your venture.

## Why Choose ClaimTek?

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### ClaimTek is simply your best choice. Here are a dozen reasons why:

- ✓ **Company & Program Voted Best! Small Business Opportunity magazine** -- Medical Billing with ClaimTek were rated #2 on a list of top ten business opportunities. ClaimTek has been the leading provider of the Software, Training and Marketing programs to start your own business in Medical Claims Processing.
- ✓ **ClaimTek's Medical Billing program was mentioned as best program** in Rick Benzel's bestseller, "Making Money in a Health Service Business on Your Home-Based PC", 2nd edition, published by McGraw-Hill.
- ✓ **ClaimTek was featured as the cover story in "Opportunity World" Magazine** in the July 2001 issue. ClaimTek was featured as the cover story in a second publication: "Money N Profits" magazines in the August 2001 issue. ClaimTek was also featured again in a 3-page article in "Small Business Opportunity" Magazine in the November 2001 issue.
- ✓ **ClaimTek's experience in the medical billing industry is extensive.** ClaimTek started as a billing service in 1993. Our training and support staff is experienced in all facets of the medical billing and practice management business.
- ✓ **ClaimTek's program integrates TWO advanced billing software for Windows:** 1) MedOffice® Practice Management, the favorite of Medical Billing Professionals and 2) MedOffice® Remote software for remote access. Use MedOffice® to add new clients and increase efficiency in your business. MedOffice® can also be used in a "hosting" environment. You can use it like a web application while retaining multi-tasking control.
- ✓ **ClaimTek invented new unique software** that can help you market and operate your business with ultimate efficiency: MD Practice Analysis Wizard™, MD Code Reviewer™, MD Contact Manager™. Please refer to the software section to find out how these systems give you a great competitive edge.
- ✓ **ClaimTek allows you to make more money by expanding your list of professional services.** You can earn considerable income through the Electronic Fund Transfer (EFT), the Online Collection, Document Scanning & Management and the Remote Backup System (RBS) services. You can also generate extra income by performing patient "well-care" services (i.e. sending out appointment reminders, birthday card, thank-you cards...etc). Our system is turn-key. It is the most technologically advanced system in the marketplace. Each on of these services is a business within a business. Each can grow to stand on its own as a viable business entity. Several companies provide each one of these services as an independent business or a franchise by itself. What you get with ClaimTek is truly incredible!
- ✓ **ClaimTek provides one-on-one private training at your computer!** Learn from professionals who can point you in the right direction from the start. Our Training is most effective and comprehensive. We cover four vital areas: software, marketing, billing procedures & business operations down to how to setup and organize your office for maximum productivity!

## *Why Choose ClaimTek?*

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- ✓ **Incredible Marketing training and support program.** You'll learn several techniques to market your services. ClaimTek's Preferred program includes over 2000 professional marketing pieces ready for you to use (brochures, flyers, booklets, presentation flip-charts, folders...etc). All in full-color and printed on high-quality glossy paper to give you the most professional image possible.
  
- ✓ **ClaimTek programs include free ongoing support** with a toll-free number. Support covers all aspects of the business from technical to consulting on issues like pricing strategies and preparation for your presentations. Live support is available during the business day from 8:00 am to 7:00 pm. Support through email is provided 24 hours a day.
  
- ✓ **ClaimTek helps you the most in case of an emergency.** We provide ESS or Emergency Support Service. You are never alone in keeping your business running smoothly. We can handle your business for you if you need to be away on vacation or illness.
  
- ✓ **ClaimTek offers you reseller status.** On occasion, when you consult with a medical provider who insists upon billing all claims in-house, you have the option to sell the MedOffice® software to the provider! We'll provide the MedOffice® software to you at a discounted price and you will earn a nice commission on the sale. Plus, you'll create on-going contact and service opportunities as you help with MedOffice® training and support! Resellers typically make \$55-\$125 per hour training doctors on MedOffice®. ClaimTek will show you how to make software & hardware proposals and how to make hundreds, even thousands of dollars, on each sale as a VAR (Value-Added Reseller).
  
- ✓ **FREE Professional Internet Web site with your own domain and email!** Having your own storefront on the Internet is a must today. Choose from 18 different designs

# *Frequently Asked Questions*

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## **Q1. How is the competition in the marketplace? Is there room for me?**

**A.** There are more than 1.6 million healthcare providers in the United States. As recently as 2004, far less than 100% percent of medical claims are filed electronically. There are some businesses that compete for the large accounts (large corporate practices). However, offering the service to smaller practices is a needed new ongoing business. The market is wide open for someone who wishes to establish a Medical Billing Center. We will provide you with the names, addresses and telephone numbers of providers in your area who do not file their claims electronically yet! (*Subject to state availability.*) This way you will have a specific target market.

## **Q2. How does ClaimTek differ from other "medical billing" sellers in the marketplace?**

**A.** ClaimTek Systems offers billing, collections and complete office automation services to doctors; net- working, hardware setup and software installation. Through this association we have developed a vast understanding of the healthcare environment. Also, we have access to the lowest prices possible on computer hardware. If you need a personal computer we will be glad to give you an estimate and when you compare our price to your local retailer you will notice our price advantage.

ClaimTek Systems offers more business solutions for you and your doctor clients. With our system you can offer your clients three ways of processing their claims or handling their entire billing, depending on their needs. You can process claims and handle other billing functions using the traditional method (picking up the claims information). The second method, the advanced method is by using our MedOffice® software. The third method, which is not very common or recommended, is by using the Claims Converter software.

ClaimTek Systems is the only company that has invented and programmed a unique software program; **MedOffice®**, specifically for billing claims centers to install in doctors offices. This program works in conjunction with the billing center software that transmits the claims to the central clearing center. The MedOffice® Software has tremendous benefits for the doctor. s medical practice. No other "Electronic Billing" seller can match the ClaimTek System, which includes this unique, most advanced software, private one-on-one training along with our sizzling marketing package, free customized MedOffice® software for your doctor clients, and all the one-on-one counseling and support you need to make you successful.

Our system is designed to make your business as automated as possible so you can do more work in less time. With our company you have great potential of turning your Billing Center into a Medical Management Consulting firm offering a wide array of products and services. Our software systems are easy to learn. You will be assigned a personal trainer to walk you through the applications and answer any questions for you. ClaimTek Systems is constantly developing programs that can help you enhance your new operation and run a successful business of your own.

Investigate before investing your money. Compare our program to that of other companies. Look into the software solutions, the quality of the marketing materials and the training setup. You will find that our company offers the most comprehensive program packages. We are not just saying this or biased...It is true!

## **Q3. How good is the demand for external medical billers? I have heard that a lot of doctors prefer to do this using their own staff. Why would they not want to do this themselves by hiring staff rather than pay an outside billing service.**

**A.** This is actually not true. Generally, doctors end up paying much more for in-house staff than to hire a professional reliable outside billing service. When calculating staff pay, you have to take into consideration all the additional costs other than salary, such as taxes, benefits, vacation, etc.

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In addition, there are frequent changes in staffing, which create potential income gaps in filing claims when a staff member leaves or the new staff person responsible for billing is untrained in the complexities of billing and reimbursement. A powerful reason is also that a professional medical biller knows far more about billing, claims submission and reimbursement than the typical medical office staff worker.

Doctors tend to look at office workers as a clerical job and so expect them to pay attention to the patients - but this usually occurs to the detriment of their billing. Many doctors fall behind in their billing or do not maximize their potential for income. So all in all, outside billing services have a very convincing argument for why doctors need to hire their outside services. However, it is vital that the outside service is professional, reliable, and can bring true solutions to the provider's problems. Let me add one more thing relative to what ClaimTek offers you in establishing your service. We provide you with the tools to offer numerous additional services to doctors, such as Electronic Funds Transfer, Collection Services, Remote Backup Services, Well-Care Services, and Digital Scanning of Medical Records. These services are often needed by healthcare providers, and clearly office staff cannot provide them since they require specialized tools and knowledge. We provide these tools and training to you. This web site provides detailed information about these extra services that we set up to offer you.

#### **Q4. How much time do I have to spend on my business?**

**A.** Medical Claims opportunity provides the ultimate in flexibility. This is a work-where-you-please, when-you-please-business. The amount of time you invest in your business is up to you. You can operate from your home or a small office. Many of the people who take up medical billing are accustomed to a full-time work load because they want to maximize the high earning potential of this business. With the high profits that are possible, it's easy to see why. You can find work anywhere in the U.S. where medical services are offered.

Our experience proves that one person can handle 4-5 accounts working full-time using the traditional method and between 7-9 accounts if these accounts use the MedOffice® system. With the advanced MedOffice® method you work around one hour per account every day. The MedOffice® system provides flexibility. You can perform the download/upload routines daily, twice or three times a week. With some small accounts, once a week may be sufficient!

#### **Q5. Do I need business or computer experience to start?**

**A.** If you have previous business experience it will certainly be an asset. However, we have designed our programs to fit your needs. For the first-timers, we offer a complete program that makes it easy to start up and be successful in their business. And for the experienced entrepreneurs, we offer a package that provides the necessary ingredients to be up-and-running and to succeed without having to pay for what they already know. If you are goal-oriented and determined to succeed, then this opportunity and our programs are tailor-made for you.

#### **Q6. I will be operating my electronic medical billing by myself. My major concern is, when I leave town for a few days to visit my sick mother, who lives some distance from me, what do I do? How can I safely service my doctors and not lose their billing business?**

**A.** When you have an emergency or just need a few days of vacation, we have the answer and solution for this very important problem of a one-person business. Our answer for this problem is called our Emergency Support Service, or ESS. This service is available if your doctor clients have the MedOffice® system. When you need to leave, let us know and we will take over by modem and do the processing of your claims. This great benefit to our associates is available for up to a full month! Remember we are here to help you. So rest assured you are not alone, but you always have someone who is competent, reliable, experienced, and available on short notice. This is your insurance policy. You can't buy it or find it elsewhere! Note: We charge \$2.50 per claim to take over your billing on a temporary basis in the event an emergency prevents you from doing business. Our support is based on helping you maintain your clients, while you recover from an

## *Frequently Asked Questions*

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accident or illness. The support is limited in duration and is not intended for us to make a profit, but to help you stay in business. We are interested in a long-term relationship with our ClaimTek licensees.

### **Q7. Do I need knowledge of the medical terminology to start in this business?**

**A.** The codes needed to process medical claims are provided by the physician's office staff. Our training program and materials include a Medical Coding and Fees Manual that explains the format and use of ICD-9-CM, and CPT4 codes. You will quickly learn the basic principles of medical coding. When you come across a term you are not familiar with, you can simply look it up in one of the reference books we provide you with. If you are determined to succeed you will learn these details in no time.

### **Q8. Have there been any changes lately in how the Electronic Medical Billing business operates and what can we expect in the future?**

**A.** ClaimTek is on the leading edge of the advances for "Electronic Billing" systems. Our company is ahead of the pack in this fast moving electronic age and has spent the money and time investment to develop new and innovative software. We want to give our clients the very best and also stay ahead of any competitors. We furnish you with all the premium up-to-date software programs and any future advancement. When you start, you will be furnished the MedOffice® system among other things, none of the competitors have anything like it! This program was designed and developed from scratch. You may hear of other programs that the seller say can do a few similar things. But it is like GM when they tried to catch up to their competition by using a gasoline engine block to build a diesel engine. It was a disaster for their company and a greater disaster for the buyers. Whatever you build or develop, to be a good product, has to be done from the ground up . . . no shortcuts.

MedOffice® is the only program available in this niche market, and it was built from the ground up! No other company has a superior software program like this . . . only our clients and associates! When you have the very best of tools, you will find building your business is exciting and profitable. Additionally, you will enjoy a winning edge over your competitors in finding new clients.

### **Q9. I am confused regarding the training programs furnished by other "Electronic Medical Billing" sellers. Could you explain the difference?**

**A.** They generally fall into two groups; some say they cover everything needed by having you read their materials while others hold a group training seminar at their office or in a hotel meeting room. Both methods cost the program seller far less money, effort or time. What is far more important to us is what happens to you. To become successful in any endeavor it is easier and faster to learn if you have one-on- one private instructions. Think of group golf or dance lessons and you know what I mean.

Further, I would compare this to flight training; you must have individual training with your hands on the airplane controls to fly. That is why we designed a training program with you at your computer keyboard, watching what takes place on your monitor. The trainer is on the telephone with you and through the remote communication program the trainer can see your computer screen. Both parties view every step-by-step instruction procedure. Mistakes can be explained and corrected immediately. This training method is far more costly for ClaimTek in terms of money and time than 2-3 day seminar. We want you to be a success. You will truly be a real professional. Your trainer does electronic claims on a daily basis, which means you are actually with an expert mentor. We could go on-and-on with this answer, but lets say there are more positives for ClaimTek training and more negatives if someone hands you some materials or gives a group seminar at some fly in costly hotel meeting.

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**Q10. My biggest fear is, I have never been a salesperson. How do I find doctors? Do you think I can sell this service, not being an experienced salesperson?**

**A.** There is a common myth of a pushy, arm waving, aggressive person required to sell . . . This is not selling! When you explain your ClaimTek System package, with all the benefits, to doctors, they cannot do without your service . . . this is marketing and you will have the doctor as your client! We will provide you with the most professional marketing tools and complete training. ClaimTek's MedOffice® software will sell the doctors on its own, when they see all the benefits they will receive. But then, you will explain all the other benefits they will receive to run a very efficient and much more profitable practice. Read the section on marketing in booklet and you will see all the tools that will make your presentation easy and professional. Doctors are always looking for ways to be more profitable and have office efficiency. Most doctors as rule are profit minded and will be quick to see the profit advantages of the ClaimTek system. As far as your question, "how do I find doctors?" You will be furnished with a list of doctors in your area who make good prospects for your electronic billing services.

**Q11. Is procedure code review mandatory for doctors? Is this to be done for each doctor or clinic?**

**A.** It is vital for doctors to inspect and update their CPT codes annually. We encourage our licensees to offer this service for FREE to doctors as part of their marketing strategy. We have found among our ClaimTek licensees that doctors appreciate this offer and most accept it.

**Q12. You have referred to your software as being able to accept voice dictation. How accurate/reliable is it? Can it replace medical transcription? Are there any medical billers that are providing medical transcription services using voice activation?**

**A.** Our software is programmed to work with the best dictation software out there, which is Dragon's Naturally Speaking Version 9.0 Medical Edition. This is an optional module that we highly recommend adding on. Dragon's software has received the highest rating for dictation transcription accuracy and speed. The New York Times Technology section reviewed the software in early December 2004 and gave it astonishing kudos. A doctor can speak at a fairly normal rate and the software transcribes it with very high accuracy. It can replace manual transcription, but it still requires doctors to take some time to review the transcription and correct errors. This is, however, no different than the time it takes a doctor to review transcriptions provided by outside transcription services, since they too require doctors to review the transcriptions for accuracy. Speaking of transcription, you actually could consider this to be an opportunity for you to provide an outside transcription service. Here's how. When doctors dictate and they are in a hurry, they can dictate into a sound file. You can then download the sound file and do the transcription yourself -- or hire outside transcribers to perform this transcription while you remain solely the business generator, keeping a percentage of the fees.

**Q13. What about software upgrades? How often do you do them and how does the medical biller get the latest one? How much will it cost to the medical biller?**

**A.** Usually, we have a software version upgrade every 12 to 18 months. The cost is usually \$300 to \$500 for these version updates. Like any software, it is not mandatory that you get every single upgrade; you can continue to work with a version over several upgrades if you prefer. We leave the upgrade choice to you to decide.

## *Frequently Asked Questions*

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### **Q14. Why do you think that medical billing will not become obsolete in the future by automation using the Internet?**

**A.** This argument is in itself obsolete and absurd. We've heard this argument since the mid-1990s and it's always been proven wrong. Medical billing is a detailed and involved process; it simply cannot be treated as if claims were simple banking transactions. There are so many laws, regulations, and constant changes that it is impossible to automate the claims billing process. In fact, the most successful billing services are those that provide personal attention to the needs of their doctor clients - precisely because their needs can be specific. The truth is, the healthcare industry is chaotic; there are few simple standards when it comes to health insurance and claims reimbursement. Those who bring expertise and solutions to providers are the ones who succeed. We help our ClaimTek licensees to provide the most comprehensive, highest quality services to healthcare providers. We have been in business for 11 years now, and we know this profession inside and out.

### **Q15. What legal aspects need to be looked into? What are the typical legal liabilities of medical billers?**

**A.** Medical billers have no significant additional liabilities than any other service business. In general, you won't have clients coming to your home or office, but like any business, if you do, you may want additional liability insurance. However, if you end up performing coding for your doctor clients (which requires you to become a certified coder), you will need to have Errors & Omissions (called E&O) insurance.

### **Q16. When do you update MD Contact Manager's database? Is it done frequently to keep it current?**

**A.** We update the database on the MD contact manager (MDCM) on a quarterly basis.

### **Q17. You have mentioned about billing consultant certificate being issued post completion. Who issues this certificate? Is it appreciated in the industry?**

**A.** Unlike medical coding, there is no official industry standard for medical billing. So among all various agencies that are offering certification, no single one means more than another one. The certification is as good as the company that is offering it. We believe that our ClaimTek certification is top-notch. Our certification reflects the fact that we have been in business for 12 years and are the developers of the MedOffice® software system, the most advanced medical practice management software available. In other words, you are working with one of the longest standing companies involved in medical billing with a solid reputation for professionalism.

# Summary: Features of MedOffice®

## MedOffice® Additional Features...

### General

Designed for Windows 2000, XP, VISTA      Single user / Multi-user / Client Server Versions available

### Enhanced Features

|   |   |
|---|---|
| Modern Graphical Interface                  | Multiple Keyboard Shortcuts   |
| Practice Setup - Multiple practices allowed | Advanced Search Capabilities  |
| Insurance Setup - Comprehensive             | Pop-Up Calculator   |
| Patient Setup - Defaults can be set         | Scrolling through Records   |
| Patient Quick Add -- On-the-fly entry       | Multiple Active Windows   |
| Patient Setup - Multiple insurance cases    | On-Line Context Sensitive Help                                      |
| Customizable Lists and Terms                | Delete Records / Undelete Records Capability                        |
| Maximum Visit & Coverage Amount tracked     | Color-coded Payments Tracking                                       |
| Color-coded Patient Appointments            | Built-in HIPAA Reports  |
| Patient Account Pop-Up Note Writer          | Multi-Level Password Protection                                     |
| Powerful Graphics                           | Full Integration with QuickBooks Accounting                         |
| Multiple Fee Schedules                      | Feature-Rich Patient / Provider Scheduler                           |
| Credit Card Authorization within Program    | Point of Sale inventory & sales tracking for non-medical items sold |

### Electronic Claims Submission

|  |   |
|--|---|
| Submits Claims to Several Clearinghouses       | Procedure & Diagnosis Code Verification |
| Direct-To-Carrier Electronic Claims Compatible | Claims Batch tracking                   |

### Utilities

|   |   |
|---|---|
| Backup & Restore Data Files                   | Rebuilds Data Files in Case of Damage or Loss |
| Export All Files to CSV Format, Excel, Access | Prints Audit Entry Reports                    |
| Exports Data to Your Preferred Data Processor | Export Patient Emails to MS Outlook           |

### Reports & Printing

|   |  |
|---|--|
| Patient Birthday Lists                    | On-Line Eligibility Subscription         |
| Address Lists / Labels                    | Managed Care Payments Tracking           |
| Insurance Carrier Lists                   | Calculates & Applies Finance Charges     |
| Diagnosis Code Lists                      | Insurance Aging Statements               |
| Procedure Code Lists                      | Tracks Aging Over 30, 60, 90, 120 Days   |
| Provider Lists                            | Patient Ledger & Aging                   |
| CMS-1500 Claim Forms                      | Patient Day Sheets & Transaction Reports |
| UB-92 Forms                               | Procedure Day Sheets                     |
| Provider Revenue Forecasting              | Insurance Analysis & Aging Reports       |
| Multiple/Custom Patient Statement Formats | Insurance Tracers                        |
| Customizable Dunning Statement Messages   | Custom Reports                           |
| Patient Walk-Out & Remainder Statements   | Transaction Journals                     |
| Customizable Superbill Formats            | Referring Physician Analysis             |
| Delayed Secondary Billing                 | Insurance Analysis                       |
| Insurance Mailing Labels                  | Extensive Practice Analysis              |

## ESSENTIAL PROGRAM PACKAGE: \$5,995

### Software:

- 1) **MedOffice® Single-User** Electronic Medical Billing Software (\$1,695)  
(Single-user means you can install it on only one machine. You can however, build multiple databases or client accounts on that same machine -- fine for a 1-person billing service. This version includes all current CPT, ICD, HCPCS built-in). MedOffice is a User-Friendly, Full Practice Mgmt Software: Electronic Billing, Accounts Receivable, Collections...etc.
- 2) **MD Code Reviewer Software (MDCR):** Includes All Medical & Dental Codes (ICD, CPT, HCPCS and CDT) (\$595)
- 3) **MD Practice Analysis Wizard** Software (\$299)

### Training and Support:

- 4) **Comprehensive Medical Billing Training Manuals** (2-Volume with over 500 pages) on Operations, Marketing & Sales (\$595)
- 5) **Video Training Library** (VHS or DVD) (\$299)
- 6) **Audio Training** (3 Tapes) (\$150)
- 7) **Newsletter** (\$79) - Stay Updated on Industry News.
- 8) **Six-Months Technical Support** (\$595)

### Marketing and Advertising:

- 9) **Marketing Survey Flyers: 250** Full Color Flyers Promoting Procedure Code Review & Billing Cost Analysis (BCA) (\$125)
- 10) **Survey Forms:** Procedure Code Review (PCR) and Billing Cost Analysis (BCA). Survey Forms (\$25) (These are effective practice management survey forms to be used along with the flyers above)
- 11) **General Billing Service Brochures:** 100 Full-Color Tri-Fold (six-panel) Brochures Promoting Your Billing Services (\$75)
- 12) **Sales Letters, Legal Contracts & Forms:** 14 Sales Letters, Survey Forms, News Releases, Questionnaires, Proposals, HIPAA Forms and Several Legal Contracts (\$99)
- 13) Internet home-page design for your business (1 page design only) (\$99)
- 14) **PowerPoint Presentation:** Marketing Presentation Reflecting Your Company Services (\$75)
- 15) **Website: Comprehensive,** Multi-Page Website for Your Business (Your Own Site) (\$999) - This includes design, your own www domain, and hosting for one full year!
- 16) **Local Sales Leads:** Names of about 300 Potential Local Leads (Furnished in a text file)
- 17) **Professional Telephone Script for Setting Appointments with Doctors!** (\$199)  
Some items may be added or changed as technology improves the medical billing business.

**COMBINED COST IF PURCHASED SEPARATELY = \$6,279**  
**YOUR COST AS "ESSENTIAL" PROGRAM PACKAGE = \$5,995**  
**YOUR SAVINGS = \$284.**

## PRINCIPAL PROGRAM PACKAGE: \$9,995

### Software:

- 1) **MedOffice® Professional** Electronic Medical Billing & Practice Management Software, 5-User version (\$3,495 retail) (The Professional version allows connections for 5 users. It includes all current CPT, ICD, HCPCS Codes. You can build unlimited databases or doctor accounts). MedOffice® is User-Friendly, Modern, Full Practice Mgmt Software: Electronic Billing, Accounts Receivable, Collections...etc.

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- 2) **Electronic Dental Billing:** Comprehensive Dental Billing Software (\$1,995)
  - 3) **MD Code Reviewer Software (MDCR):** Includes All Medical & Dental Codes (ICD, CPT, HCPCS and CDT) (\$595)
  - 4) **MD Practice Analysis Wizard** Software (\$299)
  - 5) **MD Contact Manager (MDCM)** Software (\$299)
  - 6) pcANYWHERE Communication Software (\$179)
  - 7) One-Year Free Upgrades on Billing Software

## Training and Support:

- 8) **SIX (6) Hours of Focused One-on-One Training** (Training Covers MedOffice Software, Sales & Marketing Techniques. Also includes training on HIPAA) (\$660)
- 9) **Comprehensive Medical Billing Training Manuals** (2-Volume with over 500 pages) on Operations, Marketing & Sales (\$595)
- 10) **Video Training Library** (VHS or DVD) (\$299)
- 11) **Audio Training** (3 Tapes) (\$150)
- 12) **Newsletter** (\$79) - Stay updated on the medical billing industry
- 13) **Certification**
- 14) **One-Year Support** Covers technical, business & marketing support (\$995). Also covers free upgrades for all ClaimTek software, medical codes and reseller license!
- 15) **Emergency Support Service (ESS)** Enrollment (\$300)

## Marketing and Advertising:

- 16) **Marketing Survey Flyers: 250** Full Color Flyers Promoting Procedure Code Review & Billing Cost Analysis (BCA) (\$125)
- 17) **Survey Forms:** Procedure Code Review (PCR) and Billing Cost Analysis (BCA). Survey Forms (\$25 (These are effective practice management survey forms to be used along with the flyers above)
- 18) **General Billing Service Brochures: 100** Full-Color Tri-Fold (six-panel) Brochures Promoting Your Billing Services (\$75)
- 19) **Well-Care Brochures: 100** Full-Color Tri-Folds. This brochure explains the value of your Well-Care services (\$75)
- 20) **Presentation Folders: 25** Full-Color Presentation Folders (to leave behind after Your visit at the doctor's office) (\$125)
- 21) **Flip Chart: 25-Page** Full-Color Flip Chart with Easel and Sales Script (\$150)
- 22) **PowerPoint Presentation:** Marketing Presentation Reflecting Your Company Services (\$75)
- 23) **Website: Comprehensive,** Multi-Page Website for Your Business (Your Own Site) (\$999) - This includes design, your own www domain, and hosting for one full year!
- 24) **Local Sales Leads:** Names of 250+ Potential Local Leads on disk to be imported into the MDCM Software (\$75)
- 25) **Rolodex Cards: 300** Full-Color Cards Customizable with your Company Info. (\$199)
- 26) **Sales Letters, Legal Contracts & Forms:** 14 Sales Letters, Survey Forms, News Releases, Questionnaires, Proposals, HIPAA Forms and Several Legal Contracts (\$99)
- 27) **Effective Telephone Script for Setting Appointments with Doctors!** (\$199)
- 28) **Dealer License:** License To Become a Dealer With ClaimTek Systems (Buy Wholesale - Sell Retail. As a Standard Dealer you receive 25% discount on software! We'll show you how to establish a dealership providing sales, training and support in addition to billing services) (\$399 annual – This waived if annual support is renewed).

**COMBINED COST IF PURCHASED SEPARATELY = \$13,527**  
**YOUR COST AS "ESSENTIAL" PROGRAM PACKAGE = only \$9,995**  
**YOUR SAVINGS = \$3,332. That's Over 26% discount!**

## PREFERRED PROGRAM PACKAGE: \$16,900

### Software and Services:

- 1) **MedOffice® Professional** Electronic Medical Billing & Practice Management Software, 8-User version (\$4,495 retail) (The Professional version allows connections for 5 users. It includes all current CPT, ICD, HCPCS Codes. You can build unlimited databases or doctor accounts). MedOffice® is User-Friendly, Modern, Full Practice Mgmt Software: Electronic Billing, Accounts Receivable, Collections...etc.
- 2) **MedOffice® - Remote/Satellite FIVE (5)** Separate MedOffice® Software (Each is 3-user versions) to Give or Sell to Your Doctor Clients (\$17,475 value: \$3,495 Retail each x 5)
- 3) **Dental Electronic Billing** Software for Windows (\$1,995)
- 4) **MD Code Reviewer Software (MDCR):** Includes All Medical & Dental Codes (ICD, CPT, HCPCS and CDT) (\$595)
- 5) **MD Practice Analysis Wizard** Software (\$299)
- 6) **MD Contact Manager (MDCM)** Software (\$299)
- 7) **Electronic Fund Transfer (EFT)** Enrollment (Web Application) (\$999)
- 8) **Collection Services** Enrollment (Web Application) (\$999)
- 9) **Digital Scanning & Storage of Medical Records** Services (Web Application) (\$999)
- 10) **Remote Backup** Software & Service Enrollment (\$999)
- 11) pcANYWHERE Communication software (\$179)
- 12) One-Year Free Upgrades on Billing Software

### Training and Support

- 13) **Twelve (12) Hours of Focused One-on-One Training:** Training Covers MedOffice® and Sales & Marketing Techniques. Also includes training on HIPAA) (\$1,140)
- 14) **Comprehensive Six-Volume Training Manuals** Covering Operations, Marketing & Sales (\$595)
- 15) **Video Training Library** (VHS or DVD) (\$299)
- 16) **Audio Training** (3 Tapes) (\$150)
- 17) **Newsletter** (\$79) - This newsletter is designed to keep you updated.
- 18) **Training Certification**
- 19) **One-Year Support** Covers technical, business & marketing support (\$995). Also covers free upgrades for all ClaimTek software, medical codes and reseller license!
- 20) **Emergency Support Service (ESS)** Enrollment (\$300)

### Marketing and Advertising

*Our Preferred marketing package includes all of the following items:*

- 21) **Marketing Survey Flyers: 500** Full Color Flyers Promoting Procedure Code Review & Billing Cost Analysis (BCA) (\$250)
- 22) **Survey Forms:** Procedure Code Review (PCR) and Billing Cost Analysis (BCA). Survey Forms (\$25) (These are effective practice management survey forms to be used along with the flyers above)
- 23) **General Billing Service Brochures: 200** Full-Color Tri-Fold (six-panel) Brochures Promoting Your Billing Services (\$150)
- 24) **MedOffice® Brochures: 100** Set of Stunning 8-Page Full-Color Brochures Promoting MedOffice® & Your Billing Services (\$200)
- 25) **Well-Care Service Brochures: 100** Full-Color Tri-Fold Brochures Promoting Your Well-Care Management Services (\$75)
- 26) **EFT Brochures: 200** Full-Color Tri-Fold (six-panel) Brochures Promoting Your Electronic Fund Transfer Services. (\$150)
- 27) **Collection Service Brochures: 200** Full-Color Tri-Fold (six-panel) Brochures Promoting Your Collection Services (\$150)
- 28) **Digital Storage Brochures: 100** Full-Color Tri-Fold Brochures Promoting your Digital

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- Scanning & Archiving/Storage of Medical Records Services. (\$75) New Item
- 29) **RBS Brochures: 200** Full-Color Tri-Fold (six-panel) Brochures Promoting Your Remote Backup Services (\$150)
- 30) **Presentation Folders: 25** Full-Color Presentation Folders (to leave behind after your visit at the doctor's office) (\$125)
- 31) **Sales Flip Chart: 25-Page** Full-Color Flip Chart with Easel and Sales Script with Every Page (\$150)
- 32) **PowerPoint Presentation:** Marketing Presentation Reflecting Your Company Svcs (\$75)
- 33) **Website: Comprehensive,** Multi-Page Website for Your Business (Your Own Site) (\$995) - This includes design & content, your own www domain, and hosting for one full year! New Item
- 34) **Local Sales Leads:** Names of 250+ Potential Local Leads on disk to be imported into the MDCM Software (\$75)
- 35) **Rolodex Cards: 300** Full-Color Cards Customizable with your Company Info. (\$199) New Item
- 36) **Sales Letters, Legal Contracts & Forms:** 14 Sales Letters, Survey Forms, News Releases, Questionnaires, Proposals, HIPAA Forms and Several Legal Contracts to use when you sign up your doctor clients. (Include Forms & Contracts for the EFT, Collection, and Backup Services as Well) (\$99)
- 37) **Effective Telephone Script for Setting Appointments** with Doctors! (\$199)
- 38) **Preferred Dealer License:** License To Become a Dealer With ClaimTek Systems (Buy Wholesale - Sell Retail. As a Preferred dealer you receive 40% discount on software! We'll show you how to establish a dealership providing sales, training and support in addition to billing services) (\$399 annual - This waived if annual support is renewed).

**COMBINED COST IF PURCHASED SEPARATELY = \$32,328**  
**YOUR COST AS "PREFERRED" PROGRAM PACKAGE = only \$16,900**  
**YOUR SAVINGS = \$15,428. That's 48% discount!**

## **PREFERRED PLUS! PROGRAM PACKAGE: \$20,900**

**The Preferred Plus! program includes all items under the Preferred program plus the following Electronic Health Records (EHR/EMR) related-items:**

- **Upgrade to MedOffice 20-User Enterprise Version** - \$6,500 value
- **E-Script Electronic Prescriptions Service** - \$1000 value  
(Available April 2010)
- **EMR Reseller Status** - \$2000 value
- **EMR Sales & Product Certification Training**
- **FIVE HL-7 Software Modules** (\$4,495 value - Each retails at \$899). This HL-7 module allows you to integrate our MedOffice practice management software (PMS) with EMR software as one suite.
- **3rd Year of Free Support on all aspects of the Business** - \$995 value
- **EMR Marketing Items**

**COMBINED COST IF PURCHASED SEPARATELY = \$46,623**  
**YOUR COST AS "PREFERRED" PROGRAM PACKAGE = only \$20,900**  
**YOUR SAVINGS = \$25,723. That's 55% discount!**

## PER ITEM PRICING

### Itemized Price List:

#### Software:

##### MedOffice® 2010:

|   |          |
|---|----------|
| MedOffice® Medical Practice Management-Single-User (W/all cpt/icd/hcpcs, add \$249) | \$1,995  |
| MedOffice® Medical PM: 3-User (Add \$249 for all Codes)                             | \$2,495  |
| MedOffice® Medical PM: 5-User (Add \$249 for all Codes)                             | \$3,495  |
| MedOffice® Medical PM: 10-User (Add \$249 for all Codes)                            | \$6,995  |
| MedOffice® Medical PM: 15-User (Add \$249 for all Codes)                            | \$8,495  |
| MedOffice® Medical PM: 20-User (Add \$249 for all Codes)                            | \$10,995 |

More than 20-users? call for pricing...MedOffice is expandable to hundreds of users.

##### MedOffice® 2010 REMOTE Version:

|  |         |
|--|---------|
| MedOffice® Practice Management REMOTE- Single-User (with all codes, add \$249) | \$1,995 |
| MedOffice® PMR- 3-User (Add \$249 for all Codes)                               | \$2,495 |
| MedOffice® PMR- 5-User (Add \$249 for all Codes)                               | \$3,495 |
| MedOffice® PMR- 10-User (Add \$249 for all Codes)                              | \$6,995 |

##### MedOffice® 2010 Optional Modules:

|   |       |
|---|-------|
| Voice Dictation Module for MedOffice®       | \$995 |
| Biometrics Module (Fingerprint recognition) | \$499 |
| Handheld Application (Windows CE)           | \$399 |

##### Other Software:

|   |         |
|---|---------|
| Electronic Dental Billing Software  | \$1,995 |
| MD Code Reviewer (MDCR) with All Medical & Dental Codes                                     | \$595   |
| MD Code Reviewer Annual Upgrade   | \$199   |
| MD Practice Analysis Wizard (MDPAW)   | \$299   |
| MD Contact Manager (MDCM) with Sales Leads  | \$299   |
| Collection Services Enrollment (Ability to resell the service)                              | \$999   |
| Remote Backup Software "RBS" Service Enrollment (Ability to resell the service)             | \$999   |
| Electronic Fund Transfer "EFT" Application & Service Enrollment (Ability to resell the svc) | \$999   |
| Digital Scanning & Archiving Application & Service Enrollment (Ability to resell the svc)   | \$499   |
| ClaimScrubber Software  | \$399   |
| License To Become a Software Dealer With ClaimTek Systems                                   |         |

##### Marketing: (all brochures & marketing items are in full-color)

|   |       |
|---|-------|
| 250 Full Color Flyers Promoting Procedure Code Review & Billing Cost Analysis             | \$125 |
| Tri-Fold Billing Service Brochures (bundle of 100)  | \$75  |
| Tri-Fold Brochures Promoting EFT Services (bundle of 100)                                 | \$75  |
| Tri-Fold Brochures Promoting Collection Services (bundle of 100)                          | \$75  |
| Tri-Fold Brochures Promoting Remote Backup Services (bundle of 100)                       | \$75  |
| Tri-Fold Brochures Promoting Well-Care Services (bundle of 100)                           | \$75  |
| 8-page Brochures Promoting MedOffice® Services (bundle of 100)                            | \$200 |
| Presentation Folders (2 inside pockets): Pack of 25                                       | \$100 |
| 24-Page Full-Color Flip Chart with Easel and Sales Script                                 | \$199 |
| Rolodex Cards (Pack of 300 Cards)   | \$199 |
| List of Sales Leads in your Area (300 names, addresses, phone #, type of specialty...etc) | \$99  |
| Marketing Presentation Reflecting Your Company Billing Services (Customizable PowerPoint) | \$75  |
| Professional Sales Letters, Survey Forms, News Releases, Proposals and Contracts (On CD)  | \$199 |
| Website Design & Hosting for Your Business  | \$995 |

##### Training & Support:

|  |            |
|--|------------|
| Comprehensive Set of Training Manuals Covering Operations, Marketing & Sales         | \$595      |
| Video Training Library on Sales & Operations (4 Videos)                              | \$299      |
| Audio Training (3 Tapes)   | \$150      |
| One-to-One Software Training Via Telephone/Computer (6 hours minimum)                | \$120/Hour |
| Newsletter   | \$79/Year  |
| Annual Support through 800# (Support covers Software, Billing & Marketing questions) | \$995      |



# Making You First in The Medical Billing Business.

Our commitment... is to make you first, in the medical billing industry as an independent business owner and licensee of ClaimTek.

Why first? Because if you're serious about starting a medical billing business, ClaimTek has the most professional elements to make you first. Whether this is your "first" business venture, or the first time you've heard anything about medical billing, no other company in this business gives you the advanced software, marketing tools, training and support that ClaimTek does.

We're confident that this booklet presentation is an informative way to help you determine why you should choose ClaimTek over any other system you can find out there.



**Pure & Natural. Nothing Artificial.**  
Professional Medical Billing Systems

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Systems

Booklet Presentation

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