

Morrison Turns Bad Break Into Blockbuster

*Former Bellevue, Wash. Secretary
Now Has 26 Clients*



Kay Morrison was your everyday office worker earning a very average salary. Then one day, something snapped. Her back. Lifting a box.

It changed her life . . . for the better.

Today, the Bellevue, Wash. business owner has several employees in the basement of her new, spacious home. They process more than 100,000 medical claims electronically each month for 26 clients. She usually has several companies on a waiting list until training another staffer to handle them. The waiting list sometimes stretches three months for Morrison to begin handling their claims, but the firms don't look elsewhere. She's that much in demand.

Yes, a very bad break turned into a good one that launched a new life.

"If that [injury] hadn't happened, I wouldn't have done this and have this freedom," she said. "My business is booming. This is a good time to get in."

Medical Billing Solutions began just three years ago when Morrison suffered permanent nerve damage to her back while performing an everyday task. After four surgeries, she's still bothered at times from the injury, but as the boss of her own business can work around the disability.

"I know to stop when my arm and neck bother me," Morrison said. "I'm working for me so if I need to stop for a couple hours because of my health I can. Sometimes I take the whole afternoon off and come back at night."

Morrison smiles overturning a setback into success. She knows how scary leaving a steady paycheck can be, but the painful injury allowed her to take a chance that scored like a lottery ticket.

"I was in a position because I had nothing to lose since I was on disability," she said. "Everyone is afraid to [leave a weekly paycheck]. The security of a paycheck

held me back. I started like everybody else with one small client and they recommended one and they recommended two. Now I have two college grads working for me. Three of my employees are mothers with young children."

Morrison held a slight edge when opening the company after working for doctors herself for several years. Indeed, she discovered ClaimTek System's newest software MedOffice while upgrading her old boss' medical software.

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"When I switched from Lytec to MedOffice, I started booming because it's so much easier to keep track of everything and do a good job," Morrison said. "I can make my clients happy because their claims are being filed and they're getting paid."

Sounds simple, but many doctors have outstanding accounts receivables exceeding six figures when hiring Morrison. It seems many offices don't have the properly trained staff or updated software needed to efficiently process claims and are losing

hundreds of thousands of dollars. Dollars that Morrison has been able to recoup for her clients that include massage therapists, psychiatrists and general medical practitioner.

"Many doctors have no business training," Morrison said. "They don't know how to go about it. They don't know insurance laws. They just turn it over to someone in the office and finally say, 'I'm broke. I'm working and have no money.' It's easy to recoup that money. Sometimes you just need to add a modifier [symbol] for the code, one character. Some of the doctors hadn't been paid for an exam in 18 months. I got them paid in 14 days.

"One client had \$500,000 outstanding. I got 79 percent overall of what could collect [worth \$300,000.] That's how I get clients. This person tells that person. I go to medical conferences and people sings my praises. It's just word of mouth."

Recent requirements by Medicare and Medicaid that all claims be electronically submitted under the 1996 Health Insurance Portability and Accountability Act (HIPAA) has further increased Morrison's business. The two insurance giants mandated electronic submissions because it increases payment time three times faster, decreases errors from 30 percent to two percent and saves money for the states. Indeed, New Jersey officials predicted electronic medical claims processing would save the state \$780 billion annually.

Now doctors everywhere are finally ending paper submissions while needing established companies processing electronic claims. That's where Morrison is able to show the strength and assets of MedOffice's window-based system.

"It has been nice having the MedOffice when all the changes went into effect," she said. "I was able to show them that we were ready to go with HIPPA compliance. My business is booming because [some medical offices are filing] on paper right now. To bill electronically, they may have software they haven't updated in years and learn it will cost \$5,000 to \$7,000 for new software. Instead, they hire an outside biller."

Morrison further gained the trust of medical offices wary over electronic billing by permitting remote access to MedOffice.

"Doctors use passwords to see their office billing. They can see all patients data," she said. "Outside billing was stalled for awhile because doctors didn't feel like they had control over the information. Now they go on the server to see. It's like the system is in their office. When I installed that, business really took off. Before, people had to trust me, but now the offices don't even look anymore because they know it works. You're just giving them access so they don't feel like they're blind."

Living in the shadow of the software giant Microsoft headquarters near Seattle, Morrison knows how everyday people can feel intimidated by computers. Yet,

Morrison said anyone can quickly master ClaimTek's MedOffice during the 12-hour training program that's often conducted over the phone.

"You just basically type and you don't even have to do it that well," she said. "MedOffice makes it so easy -- it's just fill in the blanks. If you need to enter something just fill in what it tells you to."

A 20-step commute to her downstairs offices seems like an easy life, and it is. But Morrison now has a five-year plan to retire completely at age 52 thanks to her new business. Medical Billing Solutions may grow to 40 clients in coming years.

"I can grow as big as I want," she said. "Whenever I have four doctors on waiting list, I find someone and train them. Some of them have waited three-four months and they're still waiting. Eventually, I want to be the figurehead. I have lots of time off now because I have enough employees who are trained that I can come or go."

Eventually, Morrison will enjoy a permanent vacation. Not bad for someone who thought she might never work again.

