

There are various solutions available when it comes to recovering delinquent accounts, and we offer every one of those options. **We never alienate or offend your customers/patients. Our Fixed Fee Per Account Programs are less than 10%** which is lower than what it would cost you to work the accounts yourself. We typically **recover 2 to 3 times as much money** as other companies and you can add our fixed fee back on to each account submitted so when all is said and done, **your debtors end up paying for our service for you**. Read below to gain a better understanding of the collection industry and what does and doesn't work. Keep in mind that although our **Fixed Fee Per Account Programs** yield the best results in the industry at the lowest cost available, we do offer the **Traditional Contingent Program** as well.

You decide to handle collections internally [Poor Business Decision] for these reasons:

- **Expensive** due to the costs of paper for statements/invoices, envelopes and postage. Besides preparing and sending these communications your employees will be forced to work extra hours as they attempt to make collection calls.
- **Your debtors/patients will be alienated and offended** because your employees will be forced to use stronger language and tactics to achieve results.
- **Poor Results** due to the fact the debtors/patients know you cannot do a thing to them. You have absolutely no leverage to get them to pay because you cannot affect their credit.

You use a Contingent Agency or Attorney [Poor Business Decision] for these reasons:

- **Very Expensive** because as soon as you forward your accounts to a Collection Agency or Attorney you are immediately forfeiting up to half your money and handing over your hard earned profits due to the fact that *they charge exorbitant fees of 35% to 50%*.
- **Your debtors/patients will be alienated and offended.** Due to their extreme and harsh tactics the debtors/patients you forward to them will funnel their anger towards you and never return to use your services again.
- **Terrible Results** due to the fact that they don't work all your accounts. Instead they focus only on your larger accounts where they make more money while putting little or no effort into your bread and butter medium and smaller accounts.

You use CAD's Fixed Fee Per Account Programs [Smart Business Decision] for these reasons:

- **Very cost effective** because CAD's fixed fees end up being *less than 10%* and that's lower than what it would cost you to keep working the accounts yourself. But here is the biggest advantage: *When the money is collected you keep every dime!*
- **Your debtors/patients will never be alienated or offended.** CAD's programs actually help you restore relationships with your debtors/patients because the process begins with a nice friendly audit letter. Plus you are given the ability to step in and be the hero at anytime during the collection process where you can easily pause our efforts and set up agreeable arrangements as you help them work through their dilemma.
- **Incredible Results.** We yield results typically 2 to 3 times the national average due to the fact that we work every single account completely even down to balances as low as \$50.