

What Is Sitting Past 120 Days

THE OLDEST RECEIVABLE, AND WHERE TO START ON MONDAY

Real analysis from a live pilot engagement, published with the owner's written permission

\$351,648 PAST 120 DAYS	82.8% OF THE RECEIVABLE	1,094 ACCOUNTS HOLDING IT
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A practice can read its past-120 total off one report — the Aged Patient Receivable. What that report will not do is order it, and the order is the only part anyone can act on.

It is not a handful of large accounts

The first instinct is to chase the biggest balances. Here that does not get far, because there are not enough of them.

PAST-120 MONEY — ALL 1,094 ACCOUNTS CARRYING A BALANCE IN THE 121+ COLUMN	ACCOUNTS	AMOUNT	SHARE
Largest single account	1	\$10,419	3.0%
Ten largest together	10	\$38,086	10.8%
Everything else	1,084	\$313,562	89.2%
Past 120 days	1,094	\$351,648	100%

Under 1% of the past-120 accounts hold 10.8% of the money. Ten accounts out of 1,094 is 0.9% of them, averaging \$3,809 each against \$321 across the whole pile — so those are the ten most valuable calls on the report. Clearing all ten still leaves \$313,562 behind.

Source: the 121+ column of the Aged Patient Receivable, largest to smallest. 10 + 1,084 = 1,094 accounts; \$38,086 + \$313,562 = \$351,648, or 82.8% of the \$424,798 whole receivable. It is a related party, not an arm's-length client, and no fee was charged for the analysis.

One field splits it in two

The report records the last date each patient paid anything. Sorting the 1,094 accounts on that one field splits them into two groups that sit side by side on the report and are not the same money at all.



Boxes are sized to hold their figures, not drawn to scale. \$39,074 + \$312,574 = \$351,648, and 141 + 953 = 1,094 accounts. A blank last-payment date is what puts an account in the right-hand box.

Three Buckets, Three Different Jobs

THE SAME 1,094 ACCOUNTS, SPLIT BY ONE FIELD

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60 STILL ACTIVE · DO FIRST	81 PAID, GONE QUIET	953 NEVER PAID A CENT
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The 141 accounts that have paid before split again, by how recently. That gives three groups, and they need three different responses. Working them in this order puts the easiest money first.

DO FIRST · STILL ACTIVE 60 accounts	\$18,162
Flag these so the front desk raises the balance at the next visit. Nobody needs to chase anyone. These patients paid within the last 60 days and still carry a balance more than four months old. They are walking through the door and have already shown they will hand over money. The easiest money on the report, and it costs one sentence at check-in.	
DO SECOND · PAID, GONE QUIET 81 accounts	\$20,912
Send a statement. Then call the ones who do not answer it. They have paid before, so the habit exists and the address works — just not in the last 60 days. A statement does most of the work before anyone picks up a phone.	
DO NOT CALL YET · NEVER PAID 953 accounts	\$312,574
Answer one question before anyone touches these: did a statement ever go out? No patient payment has ever been recorded against any of them. That is 89% of the pile, and it is not one problem — it is three, and they need opposite responses. Page 3 sets out which. Nine of the ten largest past-120 accounts sit in this bucket, holding \$35,261 between them, so the single biggest thing on the report is waiting on that one question.	
The three buckets are the whole pile, with nothing counted twice. $60 + 81 + 953 = 1,094$ accounts, and $\$18,162 + \$20,912 + \$312,574 = \$351,648$.	

Source: the last patient payment date on each of the 1,094 accounts, measured against the report's own as-at date. A blank in that field means no patient payment has ever been recorded. It is a related party, not an arm's-length client, and no fee was charged for the analysis.

Every Figure on One Page

AND THE ONE QUESTION THE REPORT CANNOT ANSWER

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FROM THE AGED PATIENT RECEIVABLE, ONE EXPORT, AS AT THE PULL DATE	ACCOUNTS	PAST-120 MONEY
WHAT THE REPORT SHOWS		
Accounts on the report	1,340	—
Accounts carrying money past 120 days	1,094	\$351,648
The whole patient receivable, all age buckets	1,340	\$424,798
HOW IT IS SHAPED		
Largest single account	1	\$10,419
Ten largest together — 0.9% of accounts, 10.8% of money	10	\$38,086
THE THREE BUCKETS		
Still active — paid within 60 days	60	\$18,162
Paid before, but not recently	81	\$20,912
Has paid before, both groups together	141	\$39,074
Never paid anything	953	\$312,574
Past 120 days	1,094	\$351,648

Source note: every figure above is the 121+ column of a single Aged Patient Receivable export, grouped by the last patient payment date on the same row. Nothing is estimated and no second export was used. The past-120 share of the whole receivable, \$351,648 of \$424,798, is 82.8% against a 10–15% benchmark.

The one question the report cannot answer

Whether those 953 patients ever received a statement is not recorded anywhere in an aged receivable. There are three possible reasons a balance has never been paid, and they need opposite responses.

IF THE REASON IS	THEN THIS IS	AND THE RIGHT MOVE IS
They were never asked — no statement went out	Not a collections problem	Send the statement. They do not know they owe anything.
They were asked and did not pay	Genuinely old debt	A collections service, or a write-off by size.
Put on the patient while insurance still owed it	Not the patient's money	Move it back to insurance and work the claim. Do not call the patient.

The quickest way to find out: pick five account numbers off the never-paid list and have the front desk check whether a statement ever went out. Ten minutes, and it speaks for the group.

It is a related party, not an arm's-length client, and no fee was charged for the analysis. Figures are real and de-identified. Patients appear as account numbers only; no patient name, date of birth or any other identifier appears in this analysis or in the working file behind it.