REAL PILOT DATA

Belle Curve Insights

Profit Leak Audit

PRACTICE A · 1 JUNE – 31 JULY 2026

Measured 30 August 2026 · practice name withheld · prepared by Sandra Stokke

$11,974

in unallocated payments — money received but never applied to a patient account.

$86,708	13.8%	$11,020	131
TOTAL PAYMENTS RECEIVED	UNALLOCATED RATE · VS 5% TARGET	SITTING ON CARDS · 92% OF IT	ACCOUNTS CARRYING A BALANCE

Read this number correctly. The $11,974 is money the practice **already has** — banked, never credited to an account. Applying it recovers nothing, because nothing was lost. What it fixes is the **accuracy of the receivable**: until it clears, patients who have paid still show a balance, every collection figure the practice reports is overstated, and staff chase money that arrived weeks ago. An audit that calls this “recoverable revenue” is counting the same dollar twice.

TOP 5 FINDINGS — AND WHAT TO DO ABOUT EACH

1 $11,974 sitting unapplied — 13.8% of every dollar received

Of the **$86,708** collected in June and July, **$11,974** was never credited to a patient account. The healthy rate is 5%. This is nearly three times that.

→ Treat it as a receivable-accuracy problem, not a collections target. No new revenue exists here.

2 Card payments carry 92% of the problem

Cards hold **$11,020** of the $11,974. Cheque posts at **0.4%** and insurance ERA at **3.9%** — both effectively clean. This is not a billing-department failure and not a general front-desk failure.

→ Fix the card-settlement posting routine. One process, 92% of the problem.

3 A third of it resolves on its own

The same report pulled a month earlier showed **$17,739** for the prior period. Pulled again, the same months showed **$12,247**. **31% posted with no intervention.**

→ Re-measure in 30 days, not next week. Any figure read the week a period closes is inflated.

4 It is a habit, not an event

Weekly unapplied dollars run between **$499 and $3,171**, median **$1,116** — steady, no spike, no decay curve. A migration or a staffing gap would show as a cliff. This does not.

→ Change the standing routine. There is no one-off event to clean up and be done.

5 It is not a call list — but 14 accounts are

131 accounts carry a balance; median **$50**, largest **$637**. Ten phone calls will not touch this. But **14 accounts have four or more unapplied payments each, totalling $3,586**.

→ Work those 14 as a configuration fix — payment plan or coverage setup — not as posting.

Real analysis from a live pilot engagement, published with the practice's written permission. The practice is not identified by name or location, and no patient-level information appears. Source: practice-management payment detail, 1 May – 31 July 2026, exported 30 August 2026, reconciled against the accounting system's deposit detail and profit-and-loss for the same window. Figures are unaudited.

WHERE TO START — IN ORDER

1. **Fix the card-settlement posting routine.** It is 92% of the problem and it is one process, not a department.
2. **Work the 14 repeat accounts as configuration, not posting.** $3,586 — and done properly they stop recurring.
3. **Re-measure in 30 days, not next week.** Compare like-aged months, or you will grade yourself against a moving number.
4. **Separate genuine overpayments from unapplied cash** before anything is written off. Overpayments are a liability, not a receivable.

What clearing it buys: a receivable you can trust and a real collection rate; staff hours back from chasing accounts already paid; statements that stop going to patients who paid; overpayments separated out before they become a liability. **What it does not buy: additional revenue. Not one dollar.**

FIRST, THE NUMBERS TIE

June 1 – July 31, 2026	Amount	Source
Payments recorded in the practice-management system	$86,708.48	Payment detail by method
Deposits reaching the bank	$84,528.27	Accounting system, deposit detail
Revenue booked	$84,528.27	Accounting system, profit & loss
Unexplained variance	**2.5%**	**Settlement timing — late-July payments depositing in August**

Deposits and booked revenue agree **to the cent**, so nothing was recorded that did not reach the bank. Two independent systems agreeing within 2.5% is what makes every finding on page one worth acting on. Most audits skip this step, which is why most audit numbers cannot be checked.

WHERE IT SITS

Payment method	Received	Unapplied rate	Unapplied $	Share of problem
Debit / credit card	$58,812.18	18.7%	$11,020.05	92.0%
ERA (insurance)	$12,571.14	3.9%	$493.70	4.1%
Cash	$2,297.68	17.8%	$409.16	3.4%
Check	$13,027.48	0.4%	$51.12	0.4%
All methods	**$86,708.48**	**13.8%**	**$11,974.03**	**100%**

WHY JULY LOOKS WORSE THAN JUNE

> June sits at **11.3%** and July at **16.3%** — but that is not deterioration. July is simply the more recent month, so less time has passed for its payments to be posted. The same decay that erased a third of the prior period is still running inside this one. Expect July to settle toward June's rate without anyone doing anything, and **judge the process on the older month**.

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