



# *South Metro Fire Business Review*



05/18/26

# BC Services Team



## Agenda



- BC Services Overview – Celebrating 100 years in business
- Partnership Summary
- Portfolio Performance
- Settlement Results & Opportunities
- Inventory Status
- Omni-Channel Communication Strategy
- Partnership Opportunities
- Questions/Discussion

# A long history

of creating positive outcomes for both organizations and patients

**1970**  
**COFFMAN STREET BUILDING**



**1997**  
**CORPORATE HEADQUARTERS**  
14,000 sq ft at 451 21st Ave.

**2007**  
**EXPANSION**  
2500 sq ft office and 120 employees



**1925**  
**COMPANY FOUNDED**  
by Lyman Weld



**1964**  
**PURCHASED BY CURRENT FAMILY**



**1993**  
**COLORADO SPRINGS**  
New location opens with 30 employees

**1989**  
**FORT COLLINS OFFICE**



**2016 - TODAY**  
Moved to current location with 250+ employees

# National Footprint of World Class Clients



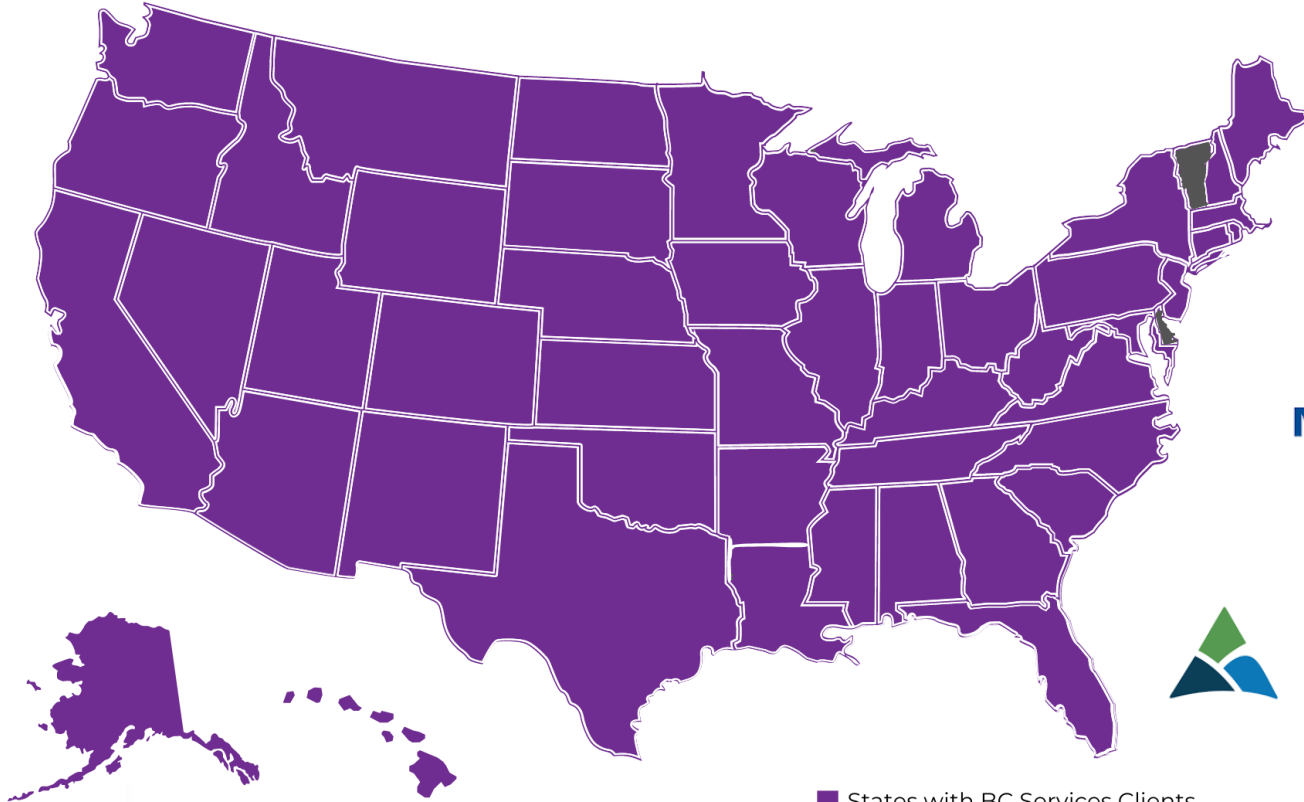
UCHealth



Children's Hospital Colorado



THE UNIVERSITY of MISSISSIPPI



States with BC Services Clients



Community hospitals affiliated with KAISER PERMANENTE





# Partnership Summary

- Partnership established in 2020
- Over **\$2.5M recovered** in delinquent revenue to date
- Success driven by:
  - Multi-channel technology platform that maximizes engagement
  - Proprietary scoring algorithms
  - Consultative partnership approach
  - Focus on delivering an optimal patient experience through personalized engagement strategies

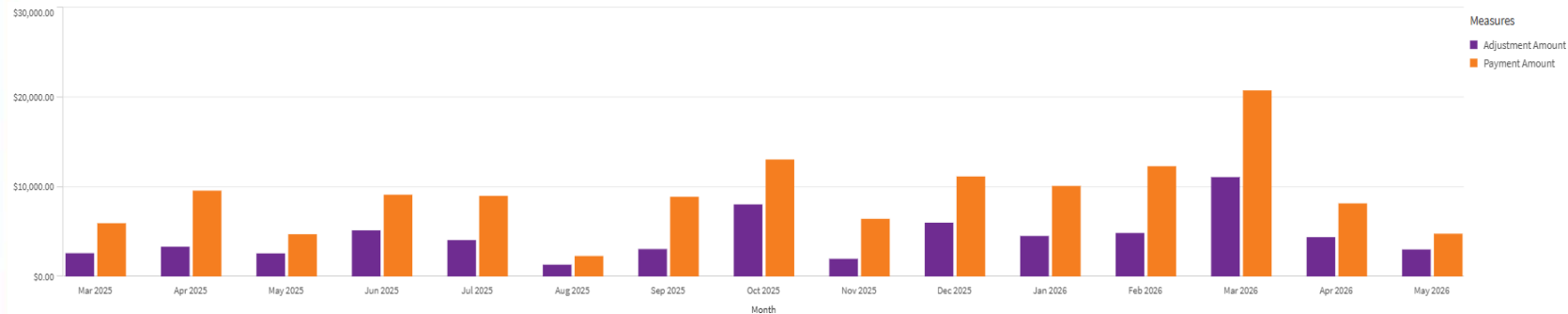


# Portfolio Performance

	Accounts Listed	Principal Listed	Adjustments	Recalls	Adjusted Principal	Average Listed Balance	Average Age at List	Total Payments	Net Liquidation
Totals	6,347	\$7,029,722.25	-\$58,371.37	\$163,400.87	\$6,807,950.01	\$1,107.57	207	\$363,053.93	5.33%
+ Apr 2026	365	\$426,952.09	-\$753.60	\$4,197.77	\$422,000.72	\$1,169.73	234	\$3,794.44	0.90%
+ Mar 2026	463	\$591,309.05	-\$4,363.46	\$12,142.00	\$574,803.59	\$1,277.13	216	\$22,390.02	3.90%
+ Feb 2026	342	\$416,954.36	-\$2,363.94	\$11,831.58	\$402,758.84	\$1,219.16	193	\$12,223.00	3.03%
+ Jan 2026	471	\$571,207.74	-\$3,852.42	\$14,099.48	\$553,255.84	\$1,212.76	198	\$34,417.51	6.22%
+ Dec 2025	360	\$418,100.74	-\$1,018.05	\$8,244.73	\$408,837.96	\$1,161.39	195	\$16,724.86	4.09%
+ Nov 2025	323	\$395,677.05	-\$1,598.51	\$8,375.09	\$385,703.45	\$1,225.01	208	\$11,534.37	2.99%
+ Oct 2025	485	\$592,852.58	-\$3,200.04	\$8,427.78	\$581,224.76	\$1,222.38	195	\$30,989.16	5.33%
+ Sep 2025	440	\$483,009.52	-\$6,840.30	\$10,440.30	\$465,728.92	\$1,097.75	195	\$26,578.14	5.71%
+ Aug 2025	524	\$554,709.63	-\$7,954.82	\$16,709.20	\$530,045.61	\$1,058.61	201	\$40,290.74	7.60%
+ Jul 2025	445	\$497,586.99	-\$6,590.43	\$11,785.00	\$479,211.56	\$1,118.17	221	\$21,100.51	4.40%
+ Jun 2025	447	\$465,221.70	-\$2,875.32	\$5,864.69	\$456,481.69	\$1,040.76	193	\$25,134.62	5.51%
+ May 2025	430	\$443,521.18	-\$4,342.80	\$12,053.75	\$427,124.63	\$1,031.44	219	\$29,999.66	7.02%
+ Apr 2025	379	\$368,881.27	-\$3,718.34	\$11,617.68	\$353,545.25	\$973.30	211	\$22,551.57	6.38%
+ Mar 2025	406	\$368,452.72	-\$2,463.46	\$15,855.74	\$350,133.52	\$907.52	214	\$27,126.30	7.75%
+ Feb 2025	467	\$435,285.63	-\$6,435.88	\$11,756.08	\$417,093.67	\$932.09	221	\$38,199.03	9.16%

18.83% Average Recovery Achieved Prior to Statute Expiration

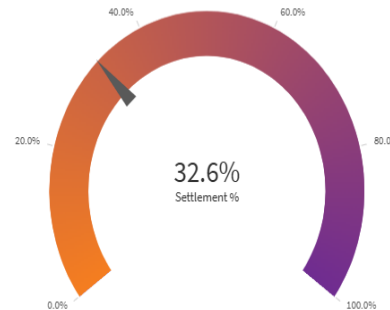
# Settlement Results & Opportunities



- Settlements remain a highly effective tool for driving revenue and account resolution
- Peak Settlement Campaign Periods: February-March, October
- Opportunity to increase settlements to 50-75% on aged inventory (2+ years from placement through statute)

**YTD Settlements Collected**  
**\$56,086.17**  
**MTD Settlements Collected**  
**\$4,768.58**

Average Settlement Amount



**Average Settlement Amount**  
**\$558.37**  
**Average Adjustment Amount**  
**\$270.11**  
**Average Balance**  
**\$828.47**

# Inventory Status

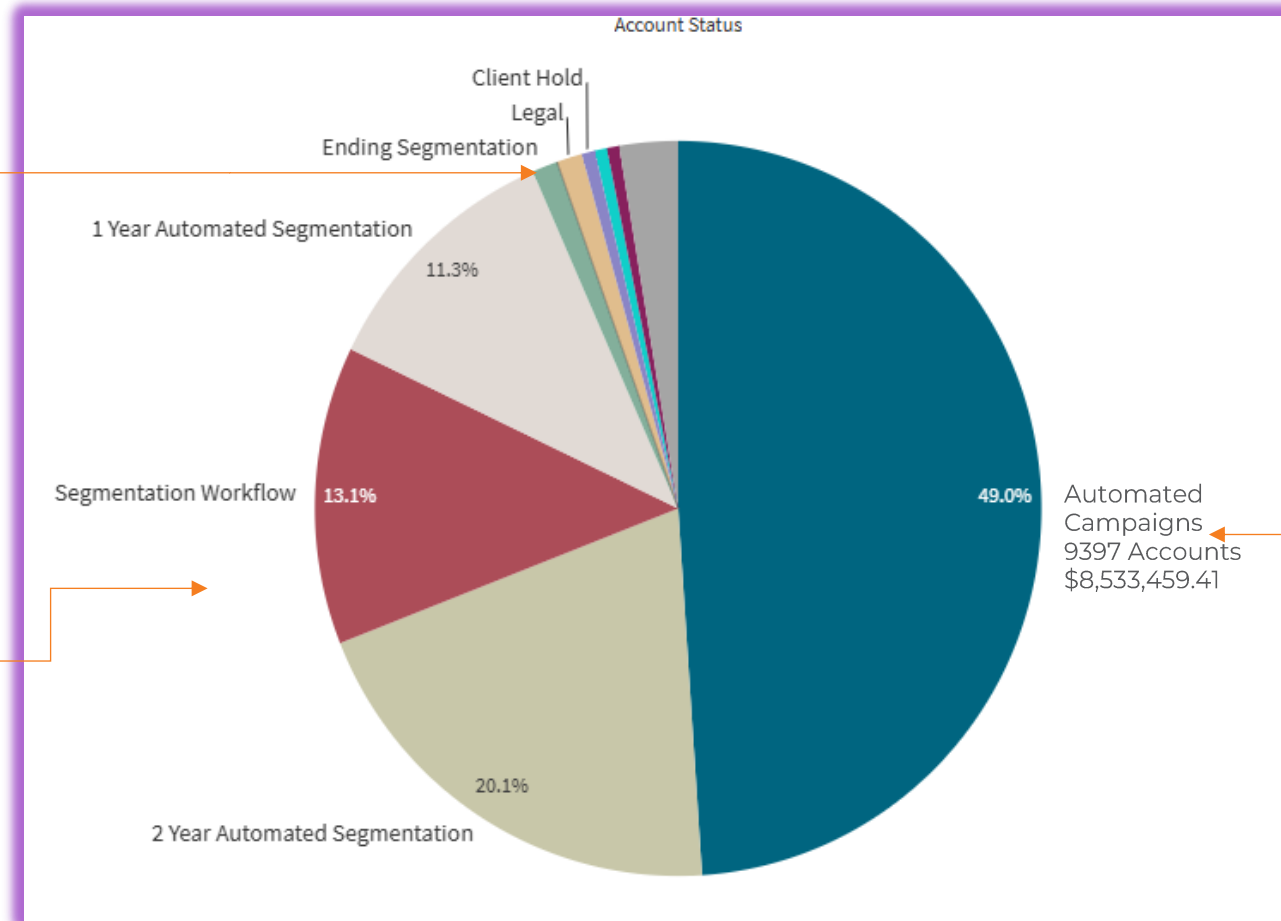


**Total Inventory** \$19,216,862

**Total Accounts**  
19,341

**~20% of recoveries come from initiation of litigation**

**Proprietary scoring algorithm drives communication strategy and cadence**

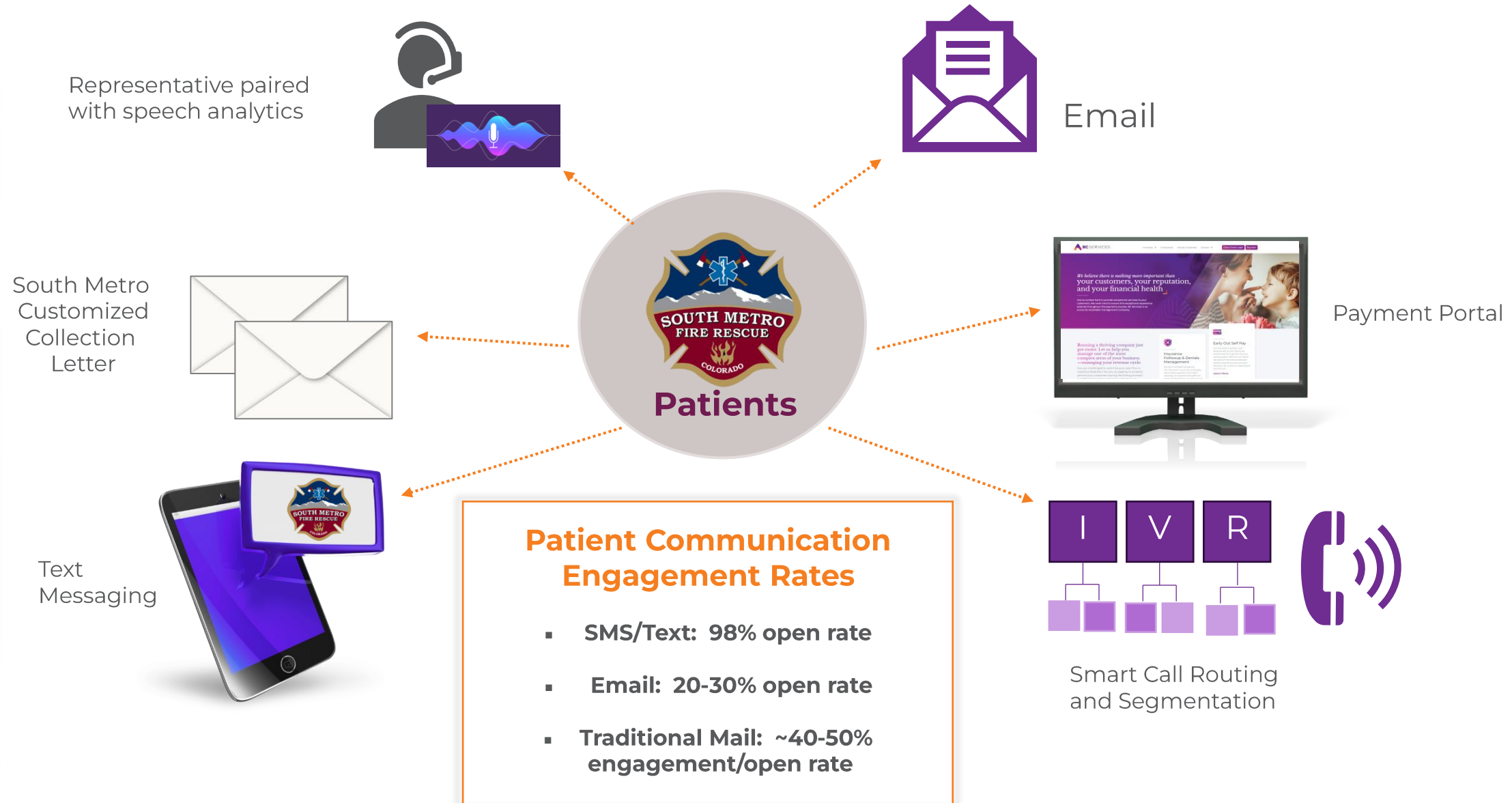


Automated Campaigns  
9397 Accounts  
\$8,533,459.41

**Increased Settlement Opportunity**

# Omni Channel Communication

*Meeting your patients where they are – through their preferred communication channels*



# Partnership Opportunities

*Accelerating Recovery Performance Through Strategic Collaboration*



- Increase settlements on aged inventory
- Strengthen collaboration with Digitech
  - Faster response times
  - Improved system access
  - More detailed issue resolution and responses
- Advance Tax Intercepts through legislative engagement
- Improve patient email capture in hospital feeds
  - 98% of placements lack email
- Reduce placement age (avg. 203 days)
  - Law of diminishing return
- Incorporate Day 1 Early-out services
  - Average revenue increase 40%+





Thank You 