

MEDICAL BILLING CASHFLOW HEALTH CHECK - 2026 Edition

FEEL GOOD ABOUT CUSTOMERS PAYING ON TIME!

Stabilise cashflow, reduce rejections, and accelerate collections.

A quick health check for Practice Owners and Doctors to see where money is stuck.

Provided by Allegra Accounting (Pty) Ltd (www.allegra-accounting.co.za)



Time to complete: ~10 minutes | Output: a clear top-3 action list

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Did you know?

Most Medical Practice owners focus on their "billings" (the work done), yet many face constant cash-flow anxiety—not because they lack patients, but because the gap between "billing" and "collection" is not actively managed.

Allegra Accounting consistently sees the same high-risk failure patterns:

- **The "Paper Profit" Trap:** Seeing high billing numbers on the system while the bank account remains empty due to rejected claims and unpursued patient portions.
- **Stale Debt Accumulation:** Allowing medical aid rejections to sit unresolved past the **60-day window**, after which the likelihood of collection drops by over 50%.
- **Coding Inaccuracy:** Using outdated or incorrect ICD-10 codes that trigger automatic rejections, creating a massive administrative rework loop and delaying payment.

This health check helps you assess the strategic health of your cash flow, pinpoint revenue leaks, and identify administrative bottlenecks that hinder timely payments. It is a diagnostic tool for financial management, not a clinical audit.

Quick Start (3 steps)

1. Work through the checklist once, honestly, without overthinking it.
2. Mark gaps that are high-risk or recurring.
3. Prioritize your top 3 fixes for the next 14 days and assign an owner + due date.

Rate each item YES / NO. Tick each true statement ☐. Use the score boxes to interpret your overall risk.

If you want a second opinion, request a **free 15-minute review** to confirm priorities and next steps.

Book your free Medical Financial Health Check Call: 👉 CLICK HERE.

1. PATIENT BILLING PROCESS

Checklist Item	Notes / Owner / Due
☐ Each consultation or procedure is captured on the same day	
☐ Correct tariffs and ICD-10 codes are used consistently	
☐ Cash, card, and medical aid patients are clearly distinguished	
☐ Co-payments and shortfalls are explained and collected where possible	
☐ There is a documented billing process that the whole team understands	

Section Score (0–5): ____

2. MEDICAL AID CLAIMS MANAGEMENT

Checklist Item	Notes / Owner / Due
☐ Claims are submitted daily or on a fixed schedule (not in large batches)	
☐ Rejected claims are monitored and corrected within 7–14 days	
☐ Common rejection reasons are tracked and addressed at source	
☐ You can see the total value of outstanding claims at any time	
☐ There is one person clearly responsible for managing claims	

Section Score (0–5): ____

3. DEBTORS & COLLECTIONS

Checklist Item	Notes / Owner / Due
☐ You know how much money is owed by medical aids vs private patients	
☐ Age analysis is produced at least monthly (30/60/90+ days)	
☐ Follow-up process exists for overdue accounts	
☐ Interest/admin policies on long-outstanding debt are clear	
☐ Old, uncollectable accounts are identified and written off when appropriate	

Section Score (0–5): ____

4. CASH FLOW PLANNING

Checklist Item	Notes / Owner / Due
☐ You have a rolling 30–60 day cash flow forecast	
☐ You can predict when significant expenses (salaries, rent, equipment, SARS) fall due	
☐ Seasonal trends (quiet months vs busy months) are considered in planning	
☐ You keep a buffer for emergencies or claim delays	
☐ You understand the gap between when services are rendered and when cash is received	

Section Score (0–5): ____

5. PRACTICE PERFORMANCE VISIBILITY

Checklist Item	Notes / Owner / Due
☐ You receive monthly reports on revenue per doctor/provider	
☐ You can see revenue per procedure type (e.g. consult vs procedure)	
☐ You know your main cost drivers (staff, rent, equipment, consumables)	
☐ You have a clear idea of the monthly break-even point	
☐ You feel confident in the numbers presented to you	

Section Score (0–5): ____

YOUR BILLING & CASH FLOW HEALTH RATING

Add all section scores (0–25): Total Score: ____

✓ 20–25 = Strong Billing & Cash Control: Solid foundation. Focus on refinement and growth.

⚠ 12–19 = Moderate Risk: You are losing money due to delays or rejections. Fix within 60 days.

❌ 0–11 = High Risk: Immediate action recommended. Poor control is likely impacting practice viability.

Did you identify any of these common cash flow-related issues?

⚠ Claims submitted late or rejected repeatedly

⚠ No clear owner for the billing/claims process

⚠ High amounts stuck in 60–90+ day debtors

⚠ Busy consulting schedule, but poor cash in the bank

⚠ Doctors are working harder without seeing the money

RECOMMENDED NEXT STEP

List your Top 3 Actions:

If your total score is below 20, book a free Medical Practice Cash Flow Review. We'll identify where cash is getting stuck in debtors and rejections and provide a 60-day stabilization plan.

Book your free Discovery Call - 👉 CLICK HERE.

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Allegra Accounting & Tax Services Pty (Ltd)

Please note: Free consultations are available only when the client provides sufficient, up-to-date information. If this information is unavailable, Allegra may first need to bring the company up to date to enable an adequate review.