



How Zero Balance Management Recovers Millions for Hospitals

Executive Summary

Hospitals work hard to secure every dollar they're owed. But what if some of that money is quietly slipping away? It happens more often than you may think. Closed accounts marked as zero balance may seem fully resolved, but in reality, many still contain missed revenue—dollars that should have been collected but weren't.

Maybe you've noticed small variances in reimbursements but assumed they weren't worth the time to chase down. Maybe you've questioned whether insurers always pay what they should but felt like auditing every contract and claim was an impossible task. If so, you're not alone. Hospitals across America are unknowingly leaving millions on the table, simply because they don't have the bandwidth to revisit closed accounts.

Zero balance management (ZBM) changes that. Instead of accepting write-offs and underpayments as part of the system, ZBM takes a second look—identifying, analyzing, and recovering revenue hospitals should have been paid in the first place. It's not about working harder (you're already doing that). With ZBM, it's truly about working smarter.

This white paper explores the problem of zero balance accounts, why hospitals write them off, and the hidden revenue losses that providers don't even realize exist. It then delves into the benefits of zero balance management, how GeBBS' risk-free recovery process works, and why our approach outperforms zero balance review providers. Finally, we'll share real-world results, including how we helped one hospital recover \$5.6 million in just 180 days.

As healthcare becomes more complex, providers can't afford to overlook lost revenue. Every recovered dollar strengthens financial stability, fuels better patient care, and helps hospitals keep up with growing demands. It's time to take control of what's rightfully yours. Let's begin.



What Is Zero Balance Management?

At its heart, zero balance management (ZBM) is the process of reviewing closed accounts with a zero balance to identify and recover missed revenue. This is revenue hospitals often don't realize they've left on the table. When an insurance payer processes a claim and the hospital's system shows a zero

balance, that should mean the account is fully settled. But too often, that's not actually the case.

Hospitals, clinics, and physician groups close out accounts without collecting all they're owed. Why does this happen? The reasons are many (which we'll cover shortly), but it is sometimes due to small discrepancies and other times outright mistakes. These zero balance accounts are, in reality, revenue leaks. And just because the books say a balance is zero doesn't mean there's no money left to collect.

5 Reasons Why Hospitals Write Off Zero Balance Accounts

At first glance, closing out accounts with a zero balance seems like a logical conclusion. It's simply an indication that everything has been settled and nothing more is owed. However, the reality is far more complex. A range of factors can lead to accounts being marked as resolved prematurely. Here are five.



1. Small Balances Seem Insignificant

The logic makes sense. Every minute spent chasing small-dollar claims is a minute not spent on high-value billing. If a claim is under \$1,000, is it really worth the time and expense to chase it down? Most organizations would likely say "no." The cost of following up simply doesn't outweigh the potential revenue. But the truth is, those small balances add up over time. A hospital that ignores thousands of minor discrepancies could be losing millions in uncollected revenue every year.

2.

Mistakes in Payment Posting

Just because most payment posting happens automatically doesn't mean it's foolproof. System errors, incorrect adjustments, or mismatched payments can all lead to accounts being closed before hospitals collect what they're owed. Maybe a payment gets applied to the wrong account. Maybe an adjustment gets posted when it shouldn't. Or maybe the system flags a claim as settled when, in reality, the insurer still owes money. Without a process in place to catch these errors, they slip through—quietly draining revenue unbeknownst to hospital leadership.

3.

Human Errors in Account Closure

In some cases, premature account closure isn't a systemic issue. It's just human error. A billing staff member might accidentally mark an account as closed before collecting the full amount, either due to misinterpretation of the claim status or simple oversight. The problem is, once an account is marked as zero balance, it often falls out of the regular review process. Which means those missed payments are never recovered.

4.

Understaffing & Prioritization Issues

Many hospitals simply don't have the manpower to follow up on every claim. Staff are stretched thin, forced to prioritize new claims over revisiting closed accounts. Denials get pushed aside. Adjustments get accepted at face value. Even when underpayments are suspected, there's often no time or structured process to investigate them. Without dedicated resources to revisit closed accounts, hospitals may write off revenue they should have collected, leaving behind financial gaps that compound over time.

5.

Contract Variance

One of the most overlooked issues is contract variance: discrepancies between what a hospital should be paid based on its contracts and what actually gets reimbursed. Hospitals assume they're being paid according to the terms they agreed upon, but without thorough auditing, they can't know for sure. Most hospitals simply don't have the resources to manually check every claim, which allows these variances to slip through unnoticed and lead to lost revenue.

While revenue loss can result from any one of the above issues, the truth is, it's usually a combination of them—and sometimes even all of them working together. The good news? Awareness is the first step towards change.

Hidden Revenue Loss and the Cost of Ignoring Zero Balance Management

The biggest problem with zero balance accounts? Most providers don't even realize they're losing money. The focus is always on open accounts, active denials, and front-end revenue cycle management. But the dollars hospitals never see—the ones sitting in closed accounts—are often the easiest to recover.

Imagine leaving a \$20 bill on the counter every day for a year. It doesn't seem like much at first, but by the end of the year, you've lost over \$7,000. That's exactly what's happening in hospitals across the country, except the number is often in the millions.

The longer these written-off accounts are ignored, the harder it becomes to recover the revenue. Aging claims are more likely to be denied, fall outside payer timelines, or require extensive auditing to resolve. This revenue loss only compounds over time. And the result? The financial stability of your hospital weakens, which can limit resources for staffing, technology upgrades, or patient services. As you can see, implementing ZBM is about more than reclaiming lost dollars. In the broader context, it's about proactively protecting your hospital's financial health and avoiding the escalating costs of inaction.

Benefits of Zero Balance Management

Without zero balance management, cash is evaporating from your organization. The truth is, that money is still waiting to be collected. And with the right approach, providers can recover lost revenue and benefit in several ways.





Extra Revenue Without Additional Overhead

Hospitals are already stretched thin. Billing teams are focused on active claims, denials, and day-to-day revenue cycle tasks. Revisiting closed accounts isn't a priority. That's where ZBM steps in. Instead of forcing providers to divert resources, a dedicated ZBM approach finds and recovers lost revenue without adding work for hospital staff. While this may sound unbelievable, I'll show you exactly how this is done shortly.



Increased Contract Compliance & Get Paid Fairly

Most hospitals assume they're getting paid according to their contracts. But without auditing every claim, how can they be sure? Underpayments, incorrect adjustments, and contract discrepancies slip through more often than providers realize. ZBM holds payers accountable to their agreements—helping hospitals get reimbursed fairly and collect what they're actually owed.



Better Financial Stability

Hospitals operate in an environment of rising costs, complex reimbursement structures, and increasing payer scrutiny. Writing off lost revenue only compounds these pressures. By systematically identifying and reclaiming underpayments, ZBM helps hospitals stabilize their bottom line, reduce dependency on external financing, and reinvest in critical areas like patient care, staffing, and technology. In an industry where financial uncertainty is a constant, ZBM provides a way to maximize every dollar earned and strengthen a hospital's financial health.



A Smarter, More Efficient Revenue Cycle

Lost revenue isn't the only thing ZBM addresses. It also pinpoints workflow flaws, giving hospitals the opportunity to improve operations from the ground up. By identifying common errors and payment discrepancies, ZBM helps hospitals refine billing practices and streamline their revenue cycles. Automation cuts down manual workloads, while data-driven insights reveal areas for process improvement. The result? Fewer underpayments, faster reimbursements, and a more efficient financial operation over the long term. With smoother workflows in place, your billing team can focus on higher-value tasks, helping your hospital run more efficiently while maximizing every dollar earned.



The GeBBS' Process: A Risk-Free Way to Recover Lost Revenue

GeBBS' zero balance recovery process gives hospitals a way to reclaim lost revenue without adding work, risk, or extra costs. Unlike collection agencies, GeBBS doesn't chase after patients or buy up bad debt. The focus is entirely on insurance payers—holding them

accountable for underpayments, incorrect adjustments, and contract variances. Hospitals don't have to worry about aggressive tactics or harming patient relationships. Instead, GeBBS works behind the scenes, using technology and expertise to recover revenue that should have been paid in the first place. It's not about squeezing money from patients. It's about ensuring providers are fairly reimbursed for the care they've already delivered.

What makes this process even more powerful is that there is zero financial risk for hospitals. GeBBS operates on a contingency-based model, meaning hospitals only pay a fee if money is successfully recovered. If nothing is collected, there's no cost. Simple as that.

GeBBS' Zero Balance Management service is completely risk-free—hospitals pay only a percentage of the revenue that's recovered.

At the heart of the process is a technology-driven approach that goes far beyond basic claim reviews. It starts with a discovery stage, where GeBBS uses automation and technology to identify probable revenue leakage. From there, GeBBS leverages AI-powered analysis, robotic process automation, and advanced workflow tools to uncover the missed revenue. The system scans massive volumes of data, identifying underpayments and variances with a level of accuracy that manual processes simply can't match. And with a dedicated team of subject matter experts overseeing every step, hospitals can rest easy knowing that their closed accounts are finally getting the attention they deserve.

Why GeBBS Is Different from Zero Balance Review Providers

Not all revenue recovery services are created equal. GeBBS takes a fundamentally different approach. One that combines technology, workflow automation, and deep industry expertise to maximize your revenue recovery.



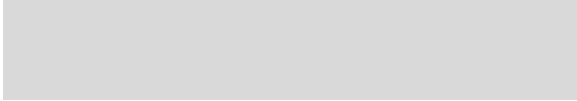
Here's what sets GeBBS apart:

- ▶ **Technology-Driven Revenue Recovery** – GeBBS leverages robotic processes, workflow automations, and AI-driven interventions to uncover lost revenue. Our proprietary bots go into different websites and other data sources to verify eligibility and insurance details. Once we collect all this data, we can then determine the appropriate amount to be paid and what is the variance—eliminating the need for time-consuming manual work.
- ▶ **Workflow Automation for Maximum Efficiency** – A structured, technology-enabled workflow catches claims that might otherwise go unreviewed. GeBBS' system gathers and assembles data, assigns tasks to specialized teams, and applies automated algorithms to detect payment discrepancies. Without this streamlined process, revenue leaks would continue unnoticed.
- ▶ **Experienced Subject Matter Experts** – While automation drives efficiency, our expert teams oversee the entire process. GeBBS employs seasoned professionals with years of experience who specialize in underpayment identification, contract variance resolution, and revenue cycle optimization. They undergo regular training updates every three months to stay ahead of industry changes and payer policies.

With GeBBS, hospitals will finally be able to recover the lost revenue they've been too busy, understaffed, and overburdened to claim. By combining advanced technology with expert oversight, GeBBS delivers a risk-free, high-return solution that helps providers recover what's rightfully theirs.

Proven Results: GeBBS Recovers Millions for Hospitals

Numbers don't lie, and when it comes to zero balance management, our results speak for themselves. Across multiple clients, GeBBS has helped convert 25% of referred zero balance



accounts into actual cash collections. In other words, one in four zero balance accounts reviewed by GeBBS still had revenue waiting to be recovered. Hospitals just didn't have the visibility or resources to go after it.

But the real proof of our service is in the actual dollar amounts we've recovered for our clients. Take one hospital that partnered with GeBBS for zero balance management.

In just 180 days of using GeBBS' zero balance management service, one hospital recovered a staggering \$5.6 million from accounts previously written off.

This isn't an isolated success story. We also collected close to \$2 million for another hospital in a single month. In both these examples, that's money that would have otherwise been lost. But now, these funds can be reinvested into patient care, staffing, and facility improvements.

As mentioned, one key reason hospitals struggle with zero balance accounts is aging claims—the longer they sit, the harder they are to collect. By combining AI-driven audits, robotic automation, and expert analysis, GeBBS pinpoints the underpayments and denials that providers would otherwise miss. Even with claims up to 365 days old, GeBBS has successfully recovered revenue that hospitals thought was lost for good.

These results prove a simple but powerful truth: zero balance doesn't always mean zero revenue. Hospitals already work hard to provide high-quality care. They shouldn't have to leave millions on the table due to payer errors, contract variances, or process gaps. GeBBS ensures they don't.

Turn Zero Balance Into Extra Revenue (Without Extra Effort)

You work hard to keep your hospital financially strong. But that lingering frustration. That feeling that money is slipping through the cracks doesn't seem to go away. You're not imagining it. Closed accounts don't always mean fully paid accounts.

Now, imagine what happens when that missing revenue is recovered. Instead of watching budgets tighten, your hospital gains millions in found revenue—dollars that were supposed to be there all along. Suddenly, you have the resources to expand services, upgrade equipment, or fill critical staffing gaps. Your billing team isn't stretched thin chasing denials and contract discrepancies, because automation has already flagged them for resolution. Financial reports start showing the full picture, and you know with confidence that your hospital is being paid what it's owed.

This is the power of zero balance management. It's not about squeezing money from patients or chasing uncollectible debt. It's about holding payers accountable and making sure your hospital isn't losing revenue it rightfully earned.

With no risk, no added workload, and no upfront costs, there's no reason to keep letting insurers dictate your bottom line. It's time to take control and reclaim what's yours.

Your hospital has already provided the care. You should be paid every dollar you're owed. GeBBS' zero balance management service helps maximize your revenue recovery without adding extra work for your team. We use AI-driven analysis, workflow automation, and expert auditors to uncover underpayments, contract variances, and missed reimbursements—so you can recover lost revenue with zero upfront cost. If we don't collect, you don't pay. No risk. No hassle. Just extra revenue. Ready to take back what's yours? Contact us today.