



**NORTH AMERICAN**  
*Credit Services, Inc.*



**FOR IMMEDIATE RELEASE**

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## **'Dr. Debt' Helps in Tough Times**

(*Chattanooga, Tennessee*)—With the economy mired in a recession, many people are worried about their finances. If you are facing mounting financial debt, Dr. Debt has come to the rescue ([www.AskDoctorDebt.com](http://www.AskDoctorDebt.com)).

The [ACA International Education Foundation](http://www.AskDoctorDebt.com) has introduced a brand new, completely free consumer education Web site called [www.AskDoctorDebt.com](http://www.AskDoctorDebt.com). After more than one year of careful planning, testing and refining, "Ask Doctor Debt" has recently gone live. The site was created to serve the Foundation's stated mission of improving financial literacy through consumer outreach and made possible in part through local funding raising initiatives coordinated by employees of the Chattanooga based North American Credit Services, Inc.

"Our employees know better than anyone the challenge consumers face in managing their personal finances, supporting the 'Ask Doctor Debt' campaign is an ideal way for us to give back in our community," said Dallas S. Bunton, SR, IFCCE, MCE; Chairman of NACS and Medical Services of Chattanooga. "Helping the people we contact learn the skills they need to use credit wisely and regain control of their finances gives us pride in the important work we do."

In the first few weeks after the Web site's launch, more than two dozen ACA members and staff conducted over 100 national and regional television and radio interviews all across the United States. Those appearances reached an estimated 8 million viewers and listeners and carried an estimated publicity/advertising value of more than \$350,000, according to the media measurement company Cision, Inc.

In addition, many of the interviews turned into recurring segments where "Ask Doctor Debt" guests were invited back multiple times to answer more viewer and listener e-mails and questions on air. Highlights included national television interviews on networks including [ABC News Now](#), [Fox News Channel](#), Fox Business Channel, ABC News Radio and [others](#).

One of the reasons for the campaign's success is that "Ask Doctor Debt" carries an overwhelmingly positive, friendly and timely message aimed at helping consumers dealing with credit and debt issues. Serving as a sort of online "Dear Abby," "Ask Doctor Debt" features a dynamic and searchable FAQ Database that allows users to quickly find answers to the most commonly-asked questions related to credit and debt. The Web site also allows consumers to submit their own individual questions to an "Ask Doctor Debt," expert, along with providing tips on how to get out of debt and how to understand your rights when it comes to credit and collection issues. "Ask Doctor Debt" also features budget calculators, a free personal financial management Web course, links to nonprofit credit counseling services and other consumer resources.

### **About Dr. Debt Rozanne Andersen**

As Executive Vice President and General Counsel for ACA International, the Association of Credit and Collection Professionals, Andersen is responsible for monitoring case decisions and legal developments that impact the credit and collection industry nationwide. She is the chief national spokesperson for the consumer education Web site [AskDoctorDebt.com](http://www.AskDoctorDebt.com).



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## About Our Companies

**North American Credit Services, Inc.** (NACS) primarily specializes in the professional collection of healthcare receivables. As leaders in the collection industry, we focus on maintaining professional standards and utilizing advanced technology. NACS, formed in 1981, is a licensed collection agency using only licensed, ACA certified collection managers in the management of day-to-day operations. The senior management of NACS has over a century of combined experience in the healthcare/collection industry.

**Medical Services of Chattanooga** began operation in 1985 as an affiliation with North American Credit Services, Inc. What started as a self-pay, insurance billing and follow-up company has expanded into a full medical receivables management service. During the 1990s, as healthcare came under fire to centralize and cut costs, Medical Services expanded to include full billing services. Today, Medical Services has expanded its services into several division's to best serve clients needs which include: Medical Services *Adventist Health System / Centralized Billing Office*, Medical Services *Billing Technologies*, Medical Services *Consumer Financing*, Medical Services *Early Out*, and Medical Services *24-On Physicians*. All of which offer many levels of accounts receivable billing and collection support for hospitals and physician groups.

To learn more about North American Credit Services visit [www.nacscom.com](http://www.nacscom.com) and Medical Services of Chattanooga at [www.medicalservicesmso.com](http://www.medicalservicesmso.com). And to learn more about "Ask Doctor Debt" and [why it was created](#), visit [www.AskDoctorDebt.com](http://www.AskDoctorDebt.com).