

How "Dark A/R" impacts practice financial health

A 96% collection rate measures what you collected against what you billed. It says nothing about the balances you never billed at all. This is "Dark A/R". Here's the scale of the problem and how to address it at your practice.

Dark A/R: patient-portion accounts receivable that is receiving no collection outreach. The patient does not know they owe a balance. The practice has not asked. The dollars are not slow. They are invisible, but still collectible.



40%+

of total A/R is now patient-owed. Your patients are your largest payer.

20-25%

common percentage range unbilled due to poor A/R diagnostic processes

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DSOs don't met the threshold for strong collection effectiveness in a survey of 497 organizations.

WHY IT STAYS HIDDEN

- Data hygiene** - dead phone numbers and stale addresses. The patient is reachable, but you have no working path to them.
- Discretionary non-billing** - friends of the doctor, long-time patients, anyone the front desk decided to skip. These are balances made one at a time, invisibly.
- Partial-balance billing** - the practice bills something, but not everything. The rest goes dark.
- Inconsistent cadence** - Delays to cash flow due to lagging billing efforts. Every patient A/R snapshot will miss what's delayed in billing.
- Claim-status holds** - legitimate in the moment, permanent in practice. Keep track of claim statuses to ensure blocked billing types are resolved appropriately.

WHERE DARK A/R COMES FROM (MODEL)

Annual unbilled patient-portion revenue at a single practice producing \$947,000, broken out by root cause.

Data hygiene Dead numbers, stale addresses		\$24,700
Inconsistent cadence Statements that never go out		\$18,400
Partial-balance billing Billing some of what's owed		\$13,200
Discretionary non-billing Accounts the front desk skips		\$8,600
Claim-status holds Suppressed and never released		\$5,100
Total Dark A/R 21% of annual patient-portion billings		\$70,000

"Don't just look at what hasn't paid yet. Look at what you're not even billing."

Sam Champagne, VP of Revenue Cycle Management, Imagen Dental Partners

Shine a light on your Dark A/R

Pearly surfaces the patient A/R receiving no outreach, attributes each blocked balance to a root cause, and reports it across every location automatically.

[Request an A/R diagnostic](#)