



The Healthcare Financial Stack Self-Assessment

Executive Diagnostic Checklist

Designed for leadership review and ongoing tracking

How to Use This Worksheet

This assessment is intended to be completed by executive leadership, finance, or operations teams. Check each statement that accurately reflects your current state. The goal is not perfection—it is clarity.

Section 1: Revenue Capture & Billing

- Billing performance is measured beyond collections (denials, lag, accuracy)
- We have redundancy built into billing operations
- Internal teams retain visibility and oversight into billing workflows
- Our billing model scales without adding permanent headcount
- We regularly audit billing processes, not just outcomes

If you checked fewer than 3: Billing is likely a bottleneck, not a lever.

Section 2: Cash Flow & Liquidity

- We can reliably predict cash inflows month to month
- Payroll and operating expenses are not timed around payer delays
- We are not dependent on revolving credit for routine operations
- We have options to access earned revenue faster when needed
- Cash flow timing supports growth initiatives, not just survival

If you checked fewer than 3: Cash flow volatility is quietly limiting decision-making.

Section 3: Financial Visibility & Bookkeeping

- Financial reports reflect healthcare-specific revenue timing
- Partial and delayed payments are reconciled accurately
- Leadership reviews current—not retrospective—financial data
- We understand profitability by service line or location
- Financial reporting supports forecasting and strategic planning

If you checked fewer than 3: Decisions are being made with incomplete information.

Section 4: Reimbursement Strategy

- Payer contracts are reviewed regularly
- Reimbursement rates are benchmarked against peers or region
- We know which CPT codes underperform
- Data supports payer conversations and negotiations
- Reimbursement strategy is part of financial planning

If you checked fewer than 3: Revenue opportunity is being left on the table.

Final Scoring

- 16–20 checks: Financial stack is structurally sound
- 10–15 checks: Stack is functional but fragmented
- Below 10: Financial infrastructure is likely reactive and exposed