TACTICAL®
BACK OFFICE PERSONNEL

The STAFFING PLAYBOOK

for Scalable Front and Back-Office Operations

A simple, trusted, and proven process for using pre-trained remote staffing to support your in-house team, grow your healthcare business.

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STAFFING SHOULD ACCELERATE YOUR BUSINESS. WHEN IT DOES, EVERYTHING ELSE GETS EASIER.

Running an healthcare operation means carrying a level of responsibility most people outside the industry never fully appreciate. Reimbursement pressure. Prior auth backlogs. Compliance requirements that leave no room for error. Staff turnover that resets progress every few months. And through all of it, a commitment to the patients who depend on you.

This playbook was written for the owner or executive who is done managing around the problem and ready to solve it. Not with promises. With a process.

Tactical Back Office was built by healthcare operators who lived the same challenges you face today. The staffing model described in these pages is not a theory. It is what we built because nothing else existed that actually worked.

What follows is a practical, chapter-by-chapter guide to understanding how pre-trained remote staffing works, how to integrate it alongside your existing team, and how to use it as a platform for sustainable growth. Read it with your operation in mind. Every number referenced here came from a real HME practice

CHAPTER ONE

Why the Traditional Staffing Model Is Working Against You

Why hiring cycles create compounding operational drag in HME environments

The true cost of turnover beyond the obvious recruiting expense

How staffing instability quietly limits your capacity to grow

Most healthcare owners did not get into this business to spend their days managing hiring problems.

They got in because they understood the industry, believed in patient care, and saw an opportunity to build something. The staffing challenges came later, and they never stopped.

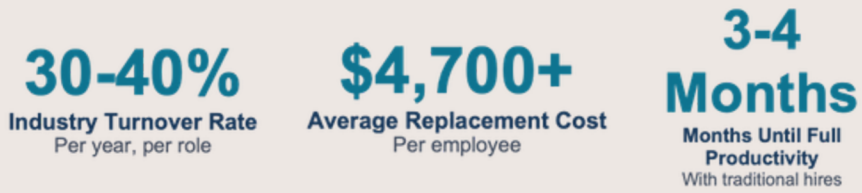
The traditional model asks you to post a job, screen candidates, conduct interviews, make a hire, onboard that person, train them on your systems and workflows, absorb the productivity loss during ramp-up, and hope they stay long enough to contribute meaningfully. At industry turnover rates of 30 to 40 percent, that cycle restarts constantly.

What Turnover Actually Costs

SHRM research puts the average cost of replacing one employee at $4,700. But that number only captures the direct line items. It does not account for the revenue cycle delays caused by an untrained biller. It does not capture the prior auth errors that generate downstream denials. It does not reflect the morale cost to the team members who pick up the slack every time someone leaves.

A 10-person team replacing three to four people annually generates between $13,000 and $25,000 in turnover costs before a single billing error is counted.

The Four Ways Staffing Instability Kills Profit



- *Onboarding delays revenue contribution by three to four months for every new hire*
- *Constant rehiring restarts the training cycle and resets institutional knowledge*
- *Billing errors and intake delays compound when staff are still learning your workflows*
- *Growth becomes too risky when every new hire is a four-month gamble on performance*

None of this is the fault of the people being hired. Most of them are capable and willing. The problem is the structure of traditional hiring itself. You absorb all the risk, all the cost, and all the disruption before you ever see results.

Confidence does not return through another hire. It returns when workflows remain stable even as volume and complexity increase.

- *Traditional staffing asks you to invest time, money, and operational risk before results appear.*
- *Turnover in operations costs far more than the obvious recruiting expense.*
- *Staffing instability limits growth by making every expansion feel like a four-month risk.*
- *The solution is not working harder inside the current model. It is replacing the model.*

Time to Productivity:
Traditional Hire vs. TBO Model

Traditional Hire

- Weeks 1–2: Recruitment → -$300-$800 per employee
- Weeks 3–6: Onboarding → $4,900 per month
  (loaded cost, limited output)
- Weeks 7–10: Training → $1,600 - $2,500 per month
- Weeks 11–12: Ramp-up → Approaching break-even

TBO Hire

- Week 1: Integration → Immediate task contribution
- Week 2–3: Guided execution → High-early productivity
- Week 3—4: Break-even achieved
- Week 4—5: Full productivity

“Traditional hiring delays value. TBO compresses it.”

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CHAPTER TWO

The TBO Difference: Pre-Trained *Before* Day One

Why training before placement changes everything about day-one performance

What 16 weeks of live healthcare preparation actually looks like

How TBO staff behave like experienced team members from the moment they start

Most staffing solutions ask you to wait while someone learns your business. Tactical Back Office reverses that sequence entirely.

Before a TBO team member ever supports your operation, they complete up to 16 weeks of preparation inside a real, active healthcare business environment. Not classroom simulations. Not online modules.

Live workflows, real patient interactions, active billing and intake processes, and direct exposure to the compliance standards your operation runs on every day.

What 16 Weeks Builds

Weeks 1 through 4: Fundamentals
Staff develop working knowledge of HIPAA compliance, medical terminology, documentation standards, and payer requirements. This is the foundation everything else is built on.

Weeks 5 through 12: Live Environment Immersion
Staff operate inside active medical office settings where accuracy, documentation pace, and patient communication directly impact reimbursement. Error correction happens in real time. Speed and accuracy are developed together, not in isolation.

Weeks 13 through 16: Role-Specific Mastery
Staff develop proficiency in billing systems, prior authorization workflows, denial management, customer service protocols, and scheduling and resupply coordination. By the end of this phase, the person supporting your operation is not a new hire in the traditional sense. They are a trained professional with direct exposure to the work you need done.

The Practical Result

Clients report that TBO staff typically require one week of company-specific orientation, compared to the eight to twelve weeks a traditional new hire would require to reach the same performance level. That difference compounds over the life of the placement.

The staff members who join your operation understand payer requirements, documentation standards, and patient communication expectations before they start.

They are fluent in the systems your operation uses. They are HIPAA compliant. And with an average staff employment tenure of five years and turnover under one percent, they stay.

Pre-Screened. Pre-Trained. Day-One Ready.
We handle the training. You handle the handshake.

- *TBO staff complete up to 16 weeks of live healthcare training before joining your operation.*
- *The training takes place inside real working business environments, not classroom simulations.*
- *Clients typically need one weeks of orientation rather than the standard eight to twelve.*
- *With under one percent turnover and five-year average tenure, this investment compounds over time.*

CHAPTER THREE

How Remote Staffing Works Alongside Your In-House Team

How to position remote staff as an extension of your existing operation, not a replacement for it

Which roles and workflows are best suited for remote support in a healthcare environment

How to onboard a TBO team member without disrupting the team you already have

Where exactly these team members fit within their existing structure? The answer is simpler than most people expect.

TBO remote professionals are not outsiders operating at arm's length from your business. They work in your time zone. They use your systems. They follow your workflows. They attend your meetings. The only difference is that they are not physically present in your office. For the functions they support, that distinction rarely matters.

The Roles Where Remote Staffing Delivers Immediately
TBO teams are specifically prepared for the workflows where delays and errors carry the greatest operational and financial impact in HME environments. These include:

- Patient intake and documentation
- Billing and reimbursement support
- Insurance verification
- Prior authorization
- Denials management
- Customer service
- Scheduling and resupply coordination
- 24/7 call services
- Front office support
- Full time or part time

Supporting Your In-House Team, Not Replacing It
The most effective deployments treat TBO staff as a permanent extension of the operation. In-house staff focus on the patient-facing, relationship-driven, and physically present functions.

TBO staff absorb the volume, the documentation work, the billing complexity, and the administrative load that too often falls on the people you most need focused elsewhere.

Onboarding Without Disruption

Because TBO staff arrive with foundational healthcare knowledge already in place, the onboarding conversation shifts from teaching the basics to covering your specific systems, preferences, and culture. Most clients move through that phase in four weeks. Some in less.

The process is designed to be additive. You are not rebuilding your team. You are extending it with people who are already prepared to contribute.

When staffing is dependable, leadership regains the space to focus on growth and strategy rather than daily operational recovery

- *TBO remote staff operate inside your systems, your time zone, and your workflows.*
- *Remote support is best applied to billing, intake, authorization, denials, and resupply coordination*
- *In-house staff are freed to focus on patient-facing and relationship-driven functions.*
- *Onboarding is typically complete in one week because foundational training is already done.*

CHAPTER FOUR

The Real Economics: What You Pay Versus What It Actually Costs

How to accurately compare the cost of TBO staffing against traditional in-house hiring

Why overhead reduction of up to 75 percent is a structural outcome, not a marketing claim

How predictable cost creates the financial clarity that makes growth decisions easier

The conversation about cost always starts in the wrong place.

Most operators look at the hourly rate and compare it to what they pay a local hire. That comparison ignores most of what in-house hiring actually costs.

What Traditional Hiring Really Costs

Beyond the salary, a traditional in-house hire carries recruiting costs, screening and interviewing time, onboarding and training investment, benefits, payroll taxes, office space and equipment, HR management burden, and the hidden cost of productivity loss during the ramp-up period. When those numbers are fully loaded, the true cost per hour of an in-house hire is substantially higher than what appears on a pay stub.

TBO staffing starts at $9.84 per hour. The calculation changes immediately when you recognize what you are eliminating alongside that rate.

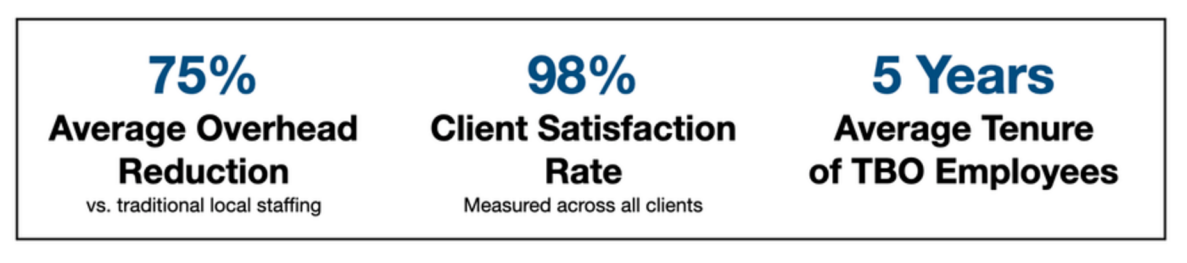
Traditional Hiring	Typical Outsourcing	Tactical Back Office
Weeks to find and onboard	Generic business training	**Staff trained for up to 16 weeks before placement**
You build all healthcare knowledge	Limited industry context	**Healthcare-specific preparation complete on arrival**
Turnover creates operational gaps	Retention varies widely	**Under 1% turnover rate, 5-year average tenure**
Overhead rises as you grow	Costs still tied to your growth	**Overhead shrinks while stability improves**
You own all HR and management burden	Less control over who you get	**Pre-vetted professionals ready from day one**

The Structural Outcome and Proof of Concept

When recruiting expense, onboarding time, HR overhead, turnover disruption, and benefits costs are removed from the calculation, total labor expense is typically reduced by up to 75 percent compared to traditional internal staffing. Many clients shift overhead from 40 percent of revenue down to 15 percent. That is not a promotional figure. It is the outcome of eliminating cost categories that traditional hiring makes unavoidable.

Savings is not the real goal. They are the outcome of stability and retention.

The more important result is financial clarity. Predictable labor cost, consistent output, and reduced operational risk give leadership a number they can plan around. Growth decisions that felt risky at 40 percent overhead become straightforward at 15 percent.



- *TBO eliminates recruiting, training, benefits, payroll taxes, and HR overhead from your calculation.*
- *Total labor expense typically drops by up to 75 percent compared to traditional internal staffing.*
- *Predictable cost creates financial clarity that makes growth decisions safer and more deliberate.*

See following example:

What Does Your Current Local Hire Actually Cost

Cost Component	Your Current Hire
Hourly Wage	$20.00 per hr.
Benefits (healthcare, PTO, holiday)	$6.60 per hr.($1,144 per mth.)
Ongoing Cost (Wages/Taxes/Benefits)	$28.25/hr. (~$4,900/mth.)
Payroll Taxes (+/-15%)	$1.65 -$1.75 per hr.
Recruitment Fees	$300-$800
Training Time (Hours × Rate)	$1,600-$2,500
Productivity Loss (First 8 Weeks)	$2,500-$3,000
Upfront Cost	**$4,400 - $6.300 per hire**

If this employee turns over within 6–12 months, this cost repeats, often multiple times per year.

What Does a TBO Hire Actually Cost

Cost Component	TBO Hire
Hourly Wage	$9.84 per hr.
Ongoing Cost (Wages + Taxes)	$9.84 per hr.
Benefits	Included (no employer burden)
Payroll Taxes	Included (no employer burden)
Recruitment Fees	Included (no recruitment costs)
Training Time (Hours × Rate)	Minimal (pre-trained staff)
Productivity Loss (First 8 Weeks)	Minimal
Upfront Cost	**Included**

Traditional hiring costs are either embedded in the hourly rate or operationally reduced through pre-trained, ready-to-perform staff. This converts variable labor costs into a predictable, fixed operating expense. The cost isn't the salary. It's the delay, disruption, and repeated hiring cycles.

Annual Cost per Admin

Traditional:	**~$45K–$55K**
TBO Model:	**~$20K–$22K**

ESTIMATED SAVINGS: **$25K-$30K ANNUALLY/ PER ROLE**

CHAPTER FIVE

Building a Culture That Remote Staffing Strengthens

Why strong operational cultures are built on consistency and reduced burnout, not physical presence

How integrating TBO staff protects and extends the team culture you have already built

Practical approaches to making remote team members feel like genuine extensions of your operation

When healthcare owners first consider remote staffing, culture is often the hesitation point.

They have worked hard to build a team identity. They are protective of the environment they have created. The concern makes sense. What the data consistently shows is that remote staffing, done well, protects culture rather than diluting it.

Where Culture Actually Breaks Down

Most HME operations experience cultural erosion not from the addition of remote staff but from the conditions that make constant turnover unavoidable. When in-house team members are perpetually covering for open roles, absorbing training responsibilities for new hires, and managing the chaos of an understaffed operation, burnout follows. And burnout is the single greatest threat to any culture you have built.

Turnover accelerates that cycle. Every departure creates a knowledge gap. Every knowledge gap creates more burden on the people who stayed. Every added burden creates more risk of the next departure.

How TBO Changes That Dynamic

When the volume work, the documentation burden, and the administrative load are handled by pre-trained remote professionals who stay, in-house staff experience the operations the way they were meant to. They are focused on the work they do best. They are not training new hires every quarter. They are not covering functions outside their role.

TBO team members tend to develop genuine investment in the operations they support. With an average tenure of five years and turnover under one percent, these are not temporary workers or contractors cycling in and out. They are long-term contributors who build institutional knowledge, understand the personalities on your team, and become reliable fixtures in how your operation functions.

Practical Integration

The clients who report the strongest cultural outcomes do a few things consistently. They include TBO staff in team communications. They create clear lines of collaboration between in-house and remote roles. They treat remote team members with the same respect and recognition they extend to anyone on the floor.

That is not a complicated framework. It is basic leadership applied consistently. And when it is applied consistently, the result is a team that operates with less friction, more stability, and a shared investment in making the operation work.

Reducing admin burden on your in-office team decreases burnout and improves morale. That is how you protect the culture you built.

- *Culture erodes through burnout and turnover, not through the thoughtful addition of remote staff.*
- *TBO team members average five years of tenure, building institutional knowledge over time.*
- *In-house staff gain focus and energy when remote professionals absorb the high-volume administrative load.*
- *Clear communication, inclusion, and consistent leadership turn remote staff into genuine team members.*

CHAPTER SIX

Starting with One Role, Scaling with Confidence

Why starting with a single high-impact role is the most effective way to build confidence in the model

How to identify which function will deliver the fastest and most measurable results

The path from stabilizing one role to scaling across your entire front and back office

The instinct to solve everything at once is understandable.

When you see how the model works, the natural impulse is to apply it broadly and immediately. The clients who get the best long-term results start smaller and build deliberately. Most TBO clients begin by stabilizing one critical role. This is not a limitation of the model. It is the design of the process.

Why One Role First

Starting with a single function gives your leadership team the experience of working with a pre-trained remote professional without managing a large-scale transition simultaneously. You see how onboarding works in practice. You learn how your in-house team interacts with a remote colleague. You measure the output and the consistency. And you build the confidence to expand from a position of knowledge rather than assumption.

The most common first placements in operations are billing and reimbursement support, insurance verification, and prior authorization. These are high-volume, high-consequence functions where a pre-trained professional delivers immediate and measurable impact.

Identifying Your First Priority

The right starting point is the function where instability is currently costing you the most. That is usually the role you have had the hardest time filling, the one with the highest turnover, or the one where errors are creating downstream denials or compliance risk.

A conversation with TBO begins with an assessment of your current workflows and pressure points. There is no obligation to that conversation. Its purpose is to give you a clear picture of where trained remote support would deliver the most immediate value.

Building from Stability

Once one role is stable and performing, expansion is straightforward. You already know how the onboarding process works. Your in-house team already has a positive working relationship with a remote colleague. Your confidence in the model is based on results, not promises.

Clients who begin with a single billing or intake role often expand to cover customer service, denials management, resupply coordination, and 24/7 call support within 12 to 18 months. Growth becomes more controlled, more predictable, and less disruptive.

That is the playbook. Not a wholesale transformation on day one. A deliberate, evidence-based expansion that compounds over time.

Start with one role. Expand with confidence. Growth becomes more controlled, more predictable, and less disruptive.

- *The most effective path begins with stabilizing one high-impact role rather than transforming everything at once.*
- *Billing, insurance verification, and prior authorization are the most common and highest-impact first placements.*
- *Start with the function where instability is currently costing you the most.*
- *Once one role performs, expansion is straightforward because your team already knows how the model works.*

CHAPTER SEVEN

What a Long-Term Partnership Actually Enables

How multi-year TBO relationships create operational advantages that short-term staffing cannot replicate

What institutional knowledge means for an operation and how TBO builds it over time

Why clients scale with TBO rather than replacing it as their business grows

The staffing conversation often focuses on the beginning.

How do we get someone hired? How do we get them trained? How do we get them contributing? Those are legitimate questions and important ones. But the more consequential question is what happens after year one.

With traditional staffing models, year one often looks a lot like year three. The cycle of finding, hiring, training, and eventually losing repeats itself. Institutional knowledge stays thin. Operational consistency remains elusive. Growth feels like it is always just out of reach.

What Changes Over Time with TBO

At under one percent annual turnover, TBO team members stay. A billing specialist placed two years ago knows your payers, your denial patterns, your highest-volume referral sources, and the preferences of your clinical staff. That knowledge cannot be recreated from an onboarding document. It is built through presence and repetition, and it becomes a genuine competitive asset.

The same is true for customer service and intake staff. Over time, your remote team members develop relationships with your referral partners, understand your patient population, and anticipate the situations your operation handles every day. They stop functioning like external support and start functioning like embedded team members.

What a Long-Term Partnership Enables

- Institutional knowledge that accelerates revenue cycle performance
- Predictable budgeting built on stable labor costs
- Scalable growth without the operational disruption of constant rehiring
- Leadership energy directed toward strategy rather than staffing management
- A team with shared history and genuine investment in the operation's success

Clients scale with TBO rather than away from it because the model is designed to grow with your business. Adding capacity does not require restarting a search process. It means expanding within a relationship where TBO already knows your operation, your standards, and your goals.

Clients scale with us, not churn from us. That is what a long-term partnership is built to deliver.

- *Under one percent turnover means TBO staff build deep institutional knowledge over time.*
- *Long-term placements create operational advantages that traditional staffing cannot replicate.*
- *Predictable labor cost, scalable capacity, and embedded expertise compound year over year.*
- *The goal is a partnership that grows with your business rather than one you have to replace.*

If your operation feels heavier than it should, the next step does not need to involve disruption or a lengthy commitment.

An initial conversation with Tactical Back Office is an opportunity to assess your current workflows, identify the pressure points where pre-trained support would deliver the most value, and understand what the model looks like for an operation at your scale. No obligation. No disruption. Just clarity on what is possible.

What You Will Learn in That Conversation

- *Where your current workflows are carrying the most unnecessary cost and risk*
- *Which roles would deliver the fastest and most measurable results with pre-trained support*
- *What onboarding looks like in practice for an healthcare operation like yours*
- *What the financial picture looks like over 12 and 24 months*

If you're ready to accelerate your business, we should talk.

Give us a call so we can help determine the best way to help you save time and money, increasing your productivity and profit, while decreasing your overhead.

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