

Chapter 0: Introduction

Chapter 0: Introduction

This document isn't just a guide – it's our *Charter*. It defines how we work, what we expect from and of each other, and what it means to do this job well. It's not here to set rules for the sake of formality. It's here to define (and ultimately protect) what makes this team excellent.

The CAM Charter exists because this team matters. CAMs are not just a support function. We sit at the heart of revenue conversion – turning top-line growth into cash in the bank. We manage the majority of CBH's receivables. That means our work protects Clipboard's financial health every day. When we do our work well, we ensure clarity, trust, and stability. When we don't, everything else gets harder.

This Charter is for the people doing the work: CAMs, Pod Leaders, and the CAM Team Lead. It's also for anyone who wants to understand how this team operates, what excellence in this role looks like, and what we are setting out to achieve every day.

The CAM Charter covers the expectations we hold for CAMs. It explains our *how* and our *why*. It outlines how we work, how we grow, and how we hold each other accountable. It reflects the way we talk, think, and operate internally and towards our customers.

But it's also important to say what this document isn't. It's not a checklist. It's not a how-to manual. It's not a one-size-fits-all description of all things CAM. For that, refer to the rest of [our Confluence section](#) (It's also great, I promise). Our tools will evolve. Hopefully, we will evolve. But we will continue to hold – and raise – the bar for what we expect of ourselves and each other.

If you're here, it's because we trust you to own something important. This Charter will help you do that. Let's go.

Chapter 1: Background & Strategic Importance

Chapter 1: Background & Strategic Importance

Let's start with a bit of ancient history. The CAM role was born out of a natural evolution in how we want to manage our accounts receivables. For a long time, all A/R (regardless of customer type or account complexity) was handled by a single team of Billing Representatives (BRs). This served us well during a phase where the business needed reliability and process adherence above all else.

But every day our customer base is growing more complex. Over the past few years, the Long-Term Care market has shifted. Like many industries, it's been through a wave of consolidation (this report [here](#) is worth reading). With the change in the industry, CBH has gone from serving independent facilities to working with larger and (*sometimes*) more sophisticated groups. That shift hasn't just changed the scale of our customers – it has changed how our customers operate, make decisions, and what they need from us. A one-size-fits-most approach started to show its limits. BRs, following standard workflows, often found themselves in tough spots, trying to apply rigid processes to nuanced situations. The result: friction with customers, internal tension with our Account Management and Sales teams. We experimented with [AMs owning Billing](#) for a little bit – but that didn't go so well (Katie and Luiz have some stories to tell).

In a nutshell, that's why we're here, and that's why the CAM role exists. We're here to fill that gap: To bring strategic ownership, flexibility, and sound judgment to the customers who need more than just a process. As CAMs, we own a portfolio of accounts and act as the single point of contact for all billing and billing-adjacent issues. We're not here to (only) chase payments, we're here to make sure payments happen, period. That includes anticipating problems, understanding root causes, working cross-functionally to remove blockers, and building strong, trust-based relationships with customers.

We manage the majority of the company's receivables (at the time of writing, [58% of our non-legal-owned A/R is managed by CAMs](#), at the time of you reading this, it'll likely be more). Our work directly affects cash flow, financial predictability, and, ultimately, Clipboard's ability to grow ([Dolla, dolla bill, y'all](#) – seriously: read this doc, there will be a test). We are the last mile of revenue conversion. Everything before us – product, sales, invoicing – creates the *potential* for revenue. We're the ones to make it real. This is why this role carries real weight.

Our impact doesn't stop at collecting. Because we're so close to the operational details, we often spot patterns and breakdowns before anyone else. CAMs are frequently the first to identify flawed SOPs, misaligned expectations, or gaps in how we've set up an account. When we raise those issues, we're not just protecting revenue, we're improving the entire system.

This isn't an experiment anymore. We are a core operating function. Our work touches every part of the business.

Chapter 2: How We Work

Chapter 2: How We Work

2.1 The CAM Mindset

There's no SOP that makes this team excellent. It comes down to how we think, how we act, and what we hold ourselves accountable to – even when no one's looking. That's what we mean by mindset. Three principles guide how we work:

Extreme Ownership

We own our outcomes. That means we don't point fingers, defer to another team, or disappear when something's not working. If something's broken or unclear, we take responsibility for pushing it forward – even if we're not the root cause.

If a customer hasn't replied, we follow up. If something is blocking payment, we fix it. If an account's going off the rails, we notice, we flag, we get involved. Ownership doesn't mean doing everything yourself. It means staying accountable until it's resolved. For leaders, it means taking full responsibility for the performance of our teams. It's always our fault, and that's good.

Clarity Over Comfort

We value clarity more than comfort. That applies to how we communicate with customers, peers, and leaders. If something isn't going well, we say so. If we disagree, we say so. If a teammate's plan is missing something, we probe. This doesn't mean being harsh or dramatic. It means being honest and direct – even when it's uncomfortable. Remember: We [relish discomfort](#), and we try our very best to [not have toes](#). Clarity is how we build trust.

Judgment Over Process

We like structure, but we don't worship SOPs. Sometimes the right move is the one that's not written down. Great CAMs know when to follow the process and when to think. This shows up in everything from leniency decisions (but also in punitive actions!) to how we push back on unreasonable asks from customers. If the system isn't working, we first ignore it, then improve it.

In many ways, these principles are a reflection of Clipboard's [Leadership Principles](#) (aka Values), and the culture that our leaders have set. I encourage everyone to give the [Letter to folks working with Bo](#) a read if you haven't already (and a re-read if you have) – I believe it's part of the onboarding package, but you never know.

2.2 Internal Communication

We work in public. That's not a principle, it's a practice. Clear, visible communication are how we keep each other unblocked, aligned, and accountable. If you're working on something that touches someone else, it shouldn't live in your head or in a DM. It should be in Slack, in the right channel, in a thread that others can follow.

Use threads. They're the trail.

If you start a thread, you own it. That means keeping it updated, tagging people with context (not just "@ Tim Schmoelzer can you look?" – "*Look at what now?*"), and sharing the resolution when it's done. A thread isn't finished when you've done the work, it's finished when the team knows what happened.

Slack threads are where we show our work. In Slack threads we keep each other updated, share thoughts, ask questions. They make decisions traceable, unblock others, and build momentum across pods. [This Slack thread on CareCore](#) has been active for months now. At times, it was Kemal's personal monologue, but these updates give an immense amount of reassurance to those (Charlie, but also myself) who are constantly working on extinguishing the real fires. We need to know where it's burning and where it isn't burning, and we need to be confident in our assessments. My ask is to keep Slack threads updated (our most pressing accounts absolutely warrant **daily updates**, even if nothing has changed).

We also frequently conduct [mini-defect hunts](#) when something has gone sideways. Slack threads unlock everyone's **secret superpower: The Slack Search**. Let's make everyone's life easier and keep things in one central, findable location.

Work doesn't live in DMs

If a decision, escalation, or update happens in a DM and someone else needs to know about it later, that's a miss. DMs are fine for sanity checks, quick pings, or personal coaching. They're good for things that are sensitive. They're good for personal discussions. They're not where work happens. In the early days of the Hill Valley handover to Antonio, we were added to a long and complicated DM thread with multiple stakeholders – can you find out what was discussed? Absolutely not. Dedicated Slack threads like [this](#) are a much cleaner and more transparent solution.

Respond, even if you don't have the answer

Silence kills momentum. If someone tags you on something related to your account, you're expected to respond. Even if you're still digging, say so. "On it," "Will circle back after X," or "Still waiting on BR" is enough. If you're unavailable or heads-down, use your Slack status to say so. We don't expect instant replies. We *do* expect each other not to disappear.

Use the Right Channel

Don't post about disputes issues in #cam-team. Don't escalate something to your PL in a private message. Part of working in public is working in the right place. If it's CAM internal, post in #cam-team, if you need AMs/Sales to get involved, post in #sales-billing-communication. Go to where your recipients are, don't expect them to come to you. When you write a letter to someone, you don't say "pick it up at my house" either. Slack at CBH can be overwhelming, and the longer you're here, the worse it gets: You'll be in more conversations, you'll be tagged more often, you'll be in specialized channels. I'll share a list of some handy Slack tools and CAM Slack 101 in the [Appendix](#).

Communicate Clearly

Clear thinking shows up in clear communication (aka, *writing is thinking*). If your message is confusing, people assume your thinking is too. We use tools like the [Pyramid Principle](#) and [1-3-1](#) internally and externally. Not to sound polished, but to save time, reduce back-and-forth, and get to action faster. When you bring a problem or escalate an issue:

- Lead with the headline (what's happening, what's needed)
- Lay out the core points clearly and concisely
- Offer a recommendation or request

Vague Slack messages, wall-of-text DMs, or contextless escalations slow everyone down. "I have made this longer than usual because I have not had time to make it shorter", Blaise Pascal wrote a long time ago. Don't trade in your time for someone else's.

Internal Communication Is Where We Raise the Bar

The way we write, ask, respond, and follow up shapes the quality of our work and the pace of our team. When we communicate well, we push each other to think more clearly and act more decisively. That's how we raise the bar – through the way we communicate every day.

That means:

- Holding each other to high standards of clarity and structure
- Asking sharper questions when things feel vague
- Offering feedback that improves ideas, not just reacts to them
- Speaking up when something's unclear, misaligned, or drifting off course

You don't need a title to do any of this. Strong teams set high standards—and strong communicators enforce them in every message, every meeting, and every thread.

The Dreaded Question

So *what*? Ask yourself this question about your communication before someone else does.

2.3 Problem Solving & Escalation

This job is about spotting problems – and it's about solving them. The strongest CAMs are “problem magnets”, regularly identifying issues that no one's ever encountered before. (This helps us systematically address points of friction in our customers' day-to-day, leading to a better customer experience, and, ultimately better outcomes¹). And then they solve them. We don't pass issues along. We don't escalate without trying.

If something's broken, the first question isn't “Who can I loop in?” It's “How can I fix it?”

Try Three Things Before You Escalate (but not *these* three things)

Trying doesn't mean wasting time. It means showing that you've done the work before asking someone else to do the work. That might look like:

- Checking Slack and Confluence for prior threads (there's a **search** function!)
- Trying a workaround or experiment with a different [framework/mental model](#)
- Get scrappy! Learn a new skill. It's easy these days.

When you do escalate, make it clean. Don't dump the problem in someone's lap. Name the issue, what you've tried, what's still unclear, and what kind of help you need. The goal is to keep ownership with you – not to transfer responsibility upstream.

Think → Search → Ask → Escalate

Escalating prematurely means trading your time for someone else's time. Let's not.

Escalation Is Still Ownership

Escalating isn't a handoff. If you start a thread, you own it – even if someone else steps in. You're still accountable for following up, closing the loop, and driving the outcome. If something's taking too long, follow up. If someone doesn't respond, nudge them. If you need to switch channels, do it – but narrate what's happening so others aren't left guessing.

Default to Unblocking

Sometimes, solving the issue isn't possible right away. In those cases, ask yourself: what can I unblock in the meantime? Can I move the customer forward while we figure it out? Can I set expectations to avoid delays down the line?

Ownership means owning progress, even when the solution isn't in your hands.

¹ More on CAM outcomes in [Chapter 4: Metrics that Matter](#)

2.4 External Communication

We don't just manage balances, we manage relationships. Communication is how we earn trust, influence behavior, and keep customers on track and accountable. The way we write, speak, follow up, and hold the line all shape how seriously we're taken.

Responsiveness Is the Minimum

If a customer emails (directly or via billing@) and it touches your account, it's your job to respond. Every message should get a same-day reply, even if it's just to say "Got it, looking into this." Ghosting, deflecting, or waiting until you have the full answer isn't acceptable.

And it's not just about replying, ultimately it's about **resolving**. Cases don't sit in Salesforce, nor in Slack threads waiting for someone else to follow up. We resolve them, and we close them.

Clarity Over Politeness

You can be clear and respectful at the same time. We don't hedge or overexplain. We tell the truth about what's happening, what needs to happen next, and why. If something is blocked, we say so. If we need a payment by Friday, we don't say "soon." Customers respect us more when we speak plainly.

Question: What do you think happened after this email?

Tim Schmoelzer <tim.schmoelzer@clipboardhealth.com>
to Amy, Katie, Christy, Emmanuel ▾

Fri, Jan 3, 1:28 PM ☆ ↶ ⋮

Amy,

I lead the Collections Account Manager Team at Clipboard Health — and seeing these email exchanges, I would like to step in here.

Both Emmanuel and Katie have gone to bat for Freeburg multiple times and, as you correctly pointed out, made numerous exceptions for you in the past. However, their attempts to find compromises and work with you to gradually reduce your past-due balance have been continuously met with hostile replies and open threats to switch vendors. In one example, you even threatened to not pay us the owed amounts altogether.

It's hard for me to see this as a solid foundation of a partnership for which we could justify continued leniency.

We understand the nature of Medicare payments and their impact on facility cashflows, and we care about and work around the financial situations of our customers. At the same time, Clipboard Health pays the professionals who work at your facility instantly after they finish their shift, and maintaining large past-due balances puts a serious strain on our cash flow and operations. Contrary to your message, Freeburg cannot be considered a good payer at this point in time — good payers are not operating with an average of 63 days to pay while contracted to 30-day payment terms. That said, I very much believe that we can right this situation and get Freeburg back to good standing if we approach this collaboratively.

If we want to preserve this partnership, I would like us to treat it as such and work on a compromise that is viable for both sides.

I hope you feel better soon — apologies for sending a very candid email while you're recovering from COVID, but we cannot continue these email exchanges this way. Let me know if you would like to discuss this on the phone once you're fully recovered and back in the office. I'm more than happy to arrange a meeting.

Best regards,
Tim



Tim Schmoelzer
Strategy & Operations | Billing

E tim.schmoelzer@clipboardhealth.com
W www.clipboardhealth.com

Answer: Freeburg (*some might say: regrettably*) didn't churn. They're in good standing now, mostly due to Katie's consistent work with them, but partially because we sent a firm 'parenting' email when it was due.

Hold the Line

We don't say yes to everything. Helpful doesn't mean soft. When customers push for repeated leniency, extended terms, or unreasonable timelines, we draw the line – clearly and respectfully. Boundaries earn respect.

If we make an exception, we name it as one. "We can do this one-time adjustment, but going forward..." is stronger than quietly absorbing the hit.

We also hold the line on resolution expectations. We don't let customers stall indefinitely. If they're waiting on internal confirmation or funds, we chase them. If they've promised payment by a certain date, we follow up the day after – not the week after.

A Note on Leniency – and on our customers

Leniency isn't a default – it's a decision. We give it when it earns us something: goodwill, follow-through, or long-term alignment. But if the customer treats it as standard, or doesn't follow through, we stop.

Pretend you are a parent to a helpless child. You have to make decisions for them sometimes that upset them, but you know it's in their best interest. You shouldn't let your account rack up unmanageable debt that is difficult to pay back.

HCFs can be very short-sighted, focused on using now and not paying now, only to be in a worse position later. They operate on extremely tight budgets and they will do *anything* to try to get by one more week. Don't let them dig themselves into a hole they can't get out of. And certainly don't help them dig that hole. Take the shovel away from them.

Leniency needs an equal and opposite reaction: swift enforcement of consequences. If you're not careful, leniency becomes the norm and customers think they can walk over you. You need to swiftly and decisively put an end to that as soon as you get the clue that a customer is not following through on their word or taking advantage.

Worker Ops only gives one "goodwill gesture" every six months (e.g., returning lost CBH points for a late cancellation). We should have a similar approach that truly shows that leniency is not the norm.

Enforcing consequences earns a customer's respect. Do it.

Stay Close to Your Accounts – Talk to Customers

Don't wait for things to break. A quick call when something feels off can prevent a problem a couple of weeks later. A customer's preferred communication method is email? That's because they haven't received your white-glove service before. Ignore it. Call them. Introduce yourself, position yourself as their "go-to-contact", their financial consultant. We can help them manage their budget. We can help them with their internal processes. Not every call needs to be about collections. A heads-up, even a check-in, builds trust – and it might just surface that one lingering problem that, when solved, turns a bad payer into a good payer.

If we only reach out when money's due, we're not account managers – we're debt collectors.

Here are some of the fixes we've implemented for our customers:

- Identification and implementation (on some problem facilities) of a new clock-in system. This assisted in the reduction of a lot of Timecard disputes on the facilities.
- Working with the Engineering team to find a workable solution for the recurring disputes around travel block charges
- Implementation and improvement on Usage Cap policies and management (helping our customers manage their cashflow more effectively)
- Developed and evolved SOPs and processes around Ownership Changes (e.g., invoice transfer, etc.)
- Development of externally shared MB reports and customer-facing GSheets invoice tracker to expedite sharing of information
- ...

2.5 Documentation & Visibility

Dashboards Tell the Story

The [CAM Dashboard](#) isn't just a tracker – it's a communication tool. It tells the story of your account portfolio. Anyone reading it should be able to quickly understand

- what happened with this account this week,
- what your plan is (not just activity, but intent),
- what the next step is, and when it's happening.

A good update is short, clear, and actionable. If an account hasn't changed, say so – but explain it. If things are moving slowly, explain how you're managing that. This isn't about sugar coating – it's about surfacing what matters. No progress isn't great. Disguising no progress as progress is significantly worse. We take ownership of our accounts, and our outcomes.

When you grant leniency, it **must** be documented. Every time. That includes:

- What was granted (e.g., didn't pend accounts despite 3 past-due invoices)
- Why it was granted (did we mess up? If no, what are we getting in return?)
- When that leniency ends (what's the escalation trigger?)

If you can't explain why you gave leniency, you probably shouldn't have.

An important note: **dashboards should not be brought “up to date” in a single effort on Mondays**. Keep them updated throughout the week, things happen. If you're out sick on Friday and someone needs to check on your accounts, they shouldn't be looking at stale updates from the previous Monday.

WBR Write-ups Show Your Thinking

A good write-up isn't a recap – it's a tactical snapshot. It helps your Pod Leader (and others – remember that WBR documents are often read asynch by leaders across the org!) understand how you're managing your portfolio of accounts and where you need coaching or support. It helps your pod learn from each other's accounts. And most importantly, it sharpens your own thinking (again, writing is thinking!).

Each week, your write-up should answer:

- What changed this week?
- What's working or not working?
- What are you trying next – and how?

Don't cherry-pick easy wins. Write about what matters. If a high-risk account is missing from your update, the obvious question is: *why*? That question should never catch you off guard.

A strong write-up also links to the source material:

- [CAM Parent Dashboard](#) – use this one. We update it regularly with new fancy charts.
- Salesforce Account (or [invoiced.com](#), or whatever feels most appropriate)
- Your CAM Dashboard tab
- Supporting threads, emails, or Metabase queries
- Don't feel constrained by this list – we've seen CAMs incorporate lots of other useful information in their write-ups!

Make your work easy to follow – no one should have to dig. If your update includes “I escalated,” link the escalation. If it says “they promised payment,” link the email. If you reference a trend, link the data (Metabase is always preferred, but we can handle GSheets).

And set goals that are real. Vague goals like “follow up with customer” or “monitor progress” raise questions. Be specific. Name your goal and say how you'll get there. Don't worry about not reaching it – you'll be surprised how clear and specific goals will enable you.

WBR Goals: SMART? Dumb? OKR? WOOP? IDC.

[SMART](#) is a useful mental model for goal setting, [OKRs](#) are a useful framework.

There's plenty of other useful stuff out there, too (and plenty of things have been written about the restrictiveness of these frameworks). I don't care which one you use, or if you use a framework at all.

I do, however, encourage you to be specific with the goals you set for your weeks – the more actionable they are, the better! Think: At the end of the week, can I clearly answer the question: ‘Did I achieve this?’ If yes, it's a good goal for a WBR.

In the same sense, goals should (obviously!) fulfil a purpose – and the better you can (and do) articulate your long-term objectives (which your goal ideally contributes to), the better the goal.

Don't overthink this.

Visibility Builds Autonomy

When we show our work clearly, we don't just keep others informed – we earn trust. Pod Leaders don't need to chase. Managers don't need to guess (or question, or ask for updates). Other teams don't need to be looped in last-minute. Visibility is what makes high autonomy possible. I've said it in a team meeting before – and I'll say it again: I hate micromanagement. Unfortunately, it naturally arises with pressure – if there is no visibility.

That's why I'll always push for visibility. Not because I don't trust you. Not because I want you to prove that you're busy. But to keep things running smoothly, so that we can move faster, catch issues earlier, and coach better.

If the only person who understands your plan is you, that's not ownership. It's opacity. If your updates make it easy for others to help, coach, or step in, that's ownership.

Visibility becomes even more important when things aren't going the way we're hoping for. That pesky corporate with hundreds of thousands of dollars in near-ineligibles with the AP Director that's ghosting you and only making random payments every once in a while? Daily slack update, *please* (even if it's "still no update, but here's my updated plan").

2.6 Coaching, Learning & Raising the Bar

Getting better is part of the job, it's part of the culture at CBH. No one is expected to be perfect on day one – but everyone is expected to grow, adapt, and raise their own personal bar over time. That happens through coaching, repetition, and learning from the people around you.

Feedback Is the Foundation

Pod Leaders give feedback all the time: in WBRs, in calibrations, in DMs, in write-up comments, and in 1:1s. Quarterly reviews are just a summary – not a reveal. If you're surprised by what you hear in a review, something went wrong earlier in the loop. We expect feedback to be clear, respectful, and actionable – and we expect you to engage with it, not avoid it. If something isn't landing, speak up. Let's talk, always.

We're Always Growing

We don't inflate feedback. A 6/10 means you're doing your job well. A 7 means you're doing it very well and you're consistently pushing the team forward – not just executing, but elevating. A lower score doesn't necessarily mean you're failing, it means we have work to do.

[Our scale](#) takes getting used to. That's okay. The bar is high because the role matters. Our learning curve is steep by design – but the expectation is that we all keep climbing, and we've put in several touchpoints to facilitate this growth (apart from the feedback cycle).

Let's take the Case Calibrations as an example: Every week, we run calibration sessions on recent customer situations. The point isn't to nitpick (although recent calibrations have shown that it's an easy trap to fall into), but it's to push each other to think more clearly and communicate more effectively. We listen, we think, we dissect, we learn something for our own next interaction.

We're All Here to Raise the Bar

Raising the bar doesn't mean doing more – it means doing it better, and helping others do the same. It shows up in how you communicate, how you coach, how you handle pressure, and how you uphold the standard even when it's uncomfortable.

On this team, that looks like:

- Asking sharper questions when something feels fuzzy
- Giving feedback – across, up, and down
- Sharing ideas and better ways of working
- Speaking up when something's misaligned or slipping
- Helping your peers improve, even when it's not your "job"

This is a high-autonomy, high-accountability role. The people who thrive here don't just grow – they raise the bar for everyone else too.

2.7 Time, Availability & PTO

This is a high-ownership role at a fully remote company. We don't anchor around 9-5. You're here because we trust you to organize and manage your time. You're likely also here because you value some sort of flexibility. The ground rules are simple: Availability, responsiveness, and planning ahead are non-negotiable.

Be Available, Not Absent

We don't track hours. But we do care about accountability. If someone tags you, respond. If you're stepping away, say so. If you're heads-down, use your Slack status or calendar to make it clear. Don't leave your team wondering if you're around – or worse, covering for you. Responsiveness is part of the job. If your accounts are in motion, you should be too.

Take Time Off, But Own the Handover

PTO is important – and well-deserved (no one said this would be easy!). But this only works when you plan for it, just like you plan for everything else.

Stick to this [checklist](#) – and supplement it with common sense. You organize your own coverage with your PL, organize it in a way that your teammates don't hate you when you're back (ideally neither does your manager, by the way).

A good PTO handover doesn't require detective work. If someone has to go digging through Slack to figure out what's happening, that's a miss. If your manager thinks you'll be in, but you're not, that's a bad miss. Let's apply common sense, please.

Coverage Is a Team Sport

If a teammate is out sick, offer your help. That doesn't mean owning their portfolio end-to-end, it means helping to make sure that nothing gets dropped. Replying to a thread, nudging an AM, updating a dashboard row, small moves make a difference.

But coverage only works when the person stepping out does their part first. You can't expect your pod to cover for you if you haven't made it easy.

Chapter 3: Structure and Roles

Chapter 3: Structure and Roles

Structure isn't about hierarchy – it's about clarity and support. Our setup ensures that every account has an owner, every CAM has a coach, and every problem has a place to go.

Structure alone isn't enough. Rhythm is what keeps us moving. WBRs, write-ups, calibrations, and clinics aren't just rituals – they're how we stay aligned without getting in each other's way. They're how we hold the bar high without micromanaging. Read more about our structure, roles, and rhythm [here](#).

We're structured for speed, clarity, and coaching. Each pod is a small, focused team: a few CAMs supported by a Pod Leader. The CAM TL oversees the entire system, driving performance, setting and upholding standards, and adapting as the business evolves.

How We're Structured

- **CAMs** own their accounts end-to-end: communication, collections, disputes, strategy, and follow-through.
- **Pod Leaders** are player-coaches. They manage a smaller portfolio of accounts and spend the majority of their time coaching, calibrating, and keeping the pod moving.
- **The CAM Team Lead** owns the system: hiring, performance reviews, cadence, structure, and standards.

How We Operate

We run on rhythm, not chaos. That means:

- **Weekly Team and PL WBRs** to review high-prio accounts and align on focus areas
- **Weekly Case Reviews** to discuss individual accounts and surface themes
- **Monthly MBRs** (PLs and TL) to review performance, identify coaching needs and re-set expectations for the team
- **Monthly CAM Clinics** for upskilling the team

What This Enables

- Clear ownership of accounts
- Fast feedback and strong coaching
- Individual growth and development across the team
- Consistently high standards
- Alignment to our common mission

Structure and cadence aren't overhead. They're how we move fast, stay sharp, and hold each other accountable. Without micromanagement (please).

Chapter 4: Metrics That Matter

Chapter 4: Metrics That Matter

You'll see this a lot at Clipboard: We obsess over metrics. [See for yourself](#) captures the rationale behind this quite well – although I'd wager that this is more self-explanatory in our part of the organization than in some others. We're here to improve our financial metrics. So we need to deeply care about them. Metrics don't replace judgment, they sharpen it. They show us where to look, what's changing, and whether our plan is working.

We don't track numbers for the sake of tracking. We track them to:

- Prevent fires before they happen
- Separate [signal from noise](#)
- Coach better, faster
- Focus our time where it counts

At CBH, we often say that we value inputs over outputs (in the CAM context, this makes some sense: a facility's ability to pay isn't in your control, the way that you extend leniency is) – but we need to take a slightly different approach here – while the inputs are what we can control, it's the outputs we should be most interested in.

4.1 Core Metrics

Our [CAM Collections Dashboard](#) reflects the metrics we care about most deeply – DSO (days sales outstanding), average days delinquent, dispute rate, essentially all of the core collections metrics. Our [WholeCo Billing Dashboard](#) paints a good picture of what we care about on a macro level. One item stands out because of its special importance to where we are as a company: Ineligibles inflow.

Ineligible A/R are critical – because they limit our ability to borrow money (and, since [cash rules everything around us](#), not having it is bad). As a company, we want to grow fast, we want to take on new bets in new verticals and markets, and we need cash to do so. We borrow because so much cash is tied up in CAM accounts at the moment, and the aging of our A/R (plainly speaking) determines our credit worthiness for the bank. If A/R gets too old, the bank thinks it's lost. Ineligible for borrowing against.

Every month, we (the Billing Team) host an Ineligibles MBR – substantial effort goes into forecasting and then presenting our Ineligibles inflows and outflows. The document is read and commented on by lots of folks – there is a big focus on this topic (and thus, our metrics and accounts) all the way to the executive level.

4.2. How We (Should) Use Metrics

Metrics are only useful if they drive decisions. That means knowing what they're telling you – and what to do about it. In either case, they're the perfect entry point for WBR write-ups, and the perfect supplement for your arguments (“I want to extend leniency to this account again because last time I did, *this* happened”). Here's how we should use metrics.

We look for nuances – and ask: “What’s driving this?”

We don't just stare at dashboards – we ask what's changing. An accounts wADD is going up – that's an indication that they're paying invoices later, but if the Past Due % of A/R is going down at the same time, it's good! They're finally tackling those long overdue ones that you've been chasing them for. Metrics are nuanced – look for these nuances.

If your dispute rate drops, is it because you resolved a bunch of issues – or is the account just generating fewer invoices? If Past Due % of A/R drops, is that a systematic improvement or one big lucky check? Good CAMs know the *why* behind the trend, not just the what.

We Zoom In and Out

Sometimes a single customer matters. Sometimes the pattern shows up at the pod or even team level. We expect CAMs to do both:

- Zoom in: What's happening with this account, and what am I doing about it?
- Zoom out: What does this say about my portfolio, or what others might be seeing too?

We Use Metrics to Coach

Pod Leaders and the TL use metrics to guide feedback, focus WBRs, and spot who needs support. If your numbers are strong, we want to know why. If they're off, we don't guess, we dig.

Note: We're not yet good at this. That's on me.

Defining a “North Star” output metric has been a thorn in my side from day 1. I wanted one, I needed one – but was there one? Too much seemed to depend on our facilities' financial situations and, therefore, outside of our control. I don't believe this anymore. We'll likely never be perfect, but we can consistently get better. Better at catching the warning signs, better at managing them, more consistent in our messaging, more adamant on APs sticking to their commitments. The one North Star does not exist – and maybe it shouldn't. But the combination of our payment score and our ineligibles in- and outflows gives us a good indication of how we're performing as a team. We won't get to 0 DSO, but we will improve our metrics – steadily and reliably.

4.3 Common Pitfalls

Not all metrics are helpful. And even good ones can be misused. Here are the most common ways we get it wrong – and how to avoid them.

Chasing Numbers Without Understanding

If you're trying to "get ineligibles down" without knowing what's driving it, you're flying blind. Metrics are starting points, not goals in themselves.

Reporting, Not Thinking

Just because you say "dispute rate is high" doesn't mean you've done anything about it. What's driving it? What are you doing to fix it? Metrics without interpretation don't help anyone.

Waiting for the Alarm

wADD tells you what already happened. So do Ineligibles. Escalations, silence, missed commitments – those are early signals. Know the difference. Don't wait for a bad number to act.

Over-indexing on Activity

Following up 5 times on an unpaid invoice isn't progress if the customer still isn't paying. Congratulations, you've ticked some boxes. We care about input, but – again – we need to target outcomes. Don't mistake action for movement.

Chapter 5: Conclusion & What's Next

Chapter 5: Conclusion & What's Next

This Charter doesn't answer every question. It's not meant to, that's what your Pod Lead is there for. What it does is lay the foundation – for how we think, how we work, and what we expect from each other.

It captures the mindset we hire for, the standards we hold, and the culture we're building. It draws clear lines around what "good" looks like, and gives us the tools to get there.

But it's just a starting point. As CBH evolves, this Charter will too. New challenges will show up. Expectations will shift. That's part of the fun. In less than a year, we've gone through:

- "Let's be lenient to not block growth and avoid churn"
- "Let's prioritize *good* growth"
- "Let's bring down DSO at all costs"
- "Let's actually not bring down DSO at all costs, we spend too much on fees"
- "Let's be less lenient"

This will keep happening, and that's good. We sit at the heart of revenue conversion, and the stage (and season) our company is in will always define our priorities. What matters is that we stay aligned – and honest – about where we're hitting the mark and where we're falling short.

I expect everyone on this team to take this seriously. Not as a rulebook, but as a benchmark. Read it. Refer to it. Read it again. Use it to gut-check your own performance – and to hold the rest of us accountable, too. If something here isn't working, say so. If something's missing, bring it up. The bar stays high when we raise it together.

We protect cash. We manage risk. We maintain trust. And when we do it well, we help the company grow stronger, faster, and more predictably.

That's why the standards are high – and it's why you're here.

CAM's Review & Confirm

Hey team, this isn't just a read-and-forget doc.

Please take a few minutes to read through the charter carefully. Once you've reviewed it, **leave a comment on this doc** confirming that you've read it. If you have any **questions, suggestions, or disagree with anything**, drop a note in the doc or here too. Your input matters.

✓ The goal: make sure we're all aligned, nothing's missed, and we're holding ourselves (and each other) accountable.

Thanks in advance for being thoughtful and engaged!

Katie Trajani ✓ Read and commented 07/17 2025

Coenraad Vorster ✓ Read and commented 07/17/25

Luiz Brito ✓ Read and commented 09/02/2025 | Re-read 11/12/25

Jade Ballinger ✓ Read 7/20/2025

Hayley Weinhold ✓ Read 8/8/25

Stuart Webb ✓ Read 7/22/25

Hylton Sonnenberg read 7/24

Kemal Nevesinjac ✓ read and commented 7/24/25

Filipe Padilha ✓ Read 7/28/25

Idriss Rias ✓ Read 07/22/2025 & 08/11/2025

Agustina Borianio ✓ Read on 07/24/25

Andrew Nzomo ✓ Read on 07/28/25

Antonio Ricciardi ✓ Read 07/22/ 2025

Abu-Bakr Mudawi

Ayanda "Anda" Ntsonkota

Gabe Panchura ✓ Read during onboarding

Faizaan Syed ✓ Read during onboarding

Appendix

Appendix: Slack 101 for CAMs

Slack at CBH can feel like drinking from a firehose – especially when you're new. Channels fly, pings pile up, and you feel like you might miss something important while trying to focus.

This isn't a rules list. It's a set of tools and habits that help Slack work *for* you – not against you. Read it once. Then revisit it in three weeks when Slack starts to feel overwhelming again.

Public Channels > DMs

Default to public. DMs kill collaboration and transparency.

DMs aren't searchable, they silo context, and they leave your team out of the loop. Most conversations – even minor escalations – are more helpful in-channel. If you think "this is just between me and X" ask yourself: *Would others benefit from seeing how this gets resolved?*

Learn to Filter the Noise

Slack's noisy by design. You need to filter proactively.

Don't just read everything.
Instead:

- Star your most important channels and create groups for them
- Mute channels you don't need to check regularly (you'll still get pinged if tagged)
- Use "Mentions & Reactions" view to catch up on anything involving you directly

Tag Smart, Not Loud

People miss untagged messages. But they also start ignoring you when they're tagged too much. Charlie and myself are tagged on hundreds of messages every day. Before tagging us, ask yourself: Do we need to know?

Guidelines:

- Tag individuals if you expect a response
- Use @cams sparingly – we're a big group now.
- Don't use @billing-assistance. It summons mean people.
- Avoid @here and @channel
- Hover over a group tag to preview who's actually in it – might make you reconsider

Threads Are Your Friend

Threads are how we keep context intact and channels readable.

Always reply in threads

- Use emoji reactions for quick acknowledgment
- Don't create a new top-level message unless it's a new topic
- Add people to a thread by tagging them *in the thread* — they'll get notified

Slack Features You Should Actually Use

Here's where Slack goes from noisy app to productivity tool:

Set yourself reminders:

- Hover any message → "More actions" → **Remind me in 1 hour/tomorrow/etc.**
- Or type **/remind me to [do the thing] at [time]** in any message

Mark messages as unread

- Option-click a message (or tap-and-hold on mobile) → "Mark unread"
- Great for keeping things in your inbox until you're ready to handle them

Use Saved Items like a to-do list

- Click the flag icon to save any message
- Access all saved items from the sidebar (**Saved** tab)
- Unsave once resolved – it's like an ephemeral task board

Search like a pro – try this

- **in:#channel from:@user has:link before:May** – yes, it really works
- Combine **has:reaction**, **to:@me**, or **after:yesterday** to narrow down
- **cmd/ctrl + k** → quick channel/user switch

Status & Availability

Let people know what's up. If you're heads-down, in a meeting, sick, or offline, set a Slack status. It removes guesswork and shows consideration.

Use status for:

- **PTO**
- **Sick**
- **Heads-down focus time**
- **In calls or in-person meetings**

When in Doubt...

Be clear. Slack is fast, but that doesn't mean it should be sloppy. Don't drop a half-thought with no context. A well-written Slack post saves everyone time.

Ask yourself:

- "Is it clear who this is for?"
- "Is the ask obvious?"
- "Would I understand this if I read it cold?"