



This is NOT a Bill:

Does the Patient Financial Experience Matter?

Amy Carpenter

Vice President, Simplee

Tuesday, September 20th at 11am CDT



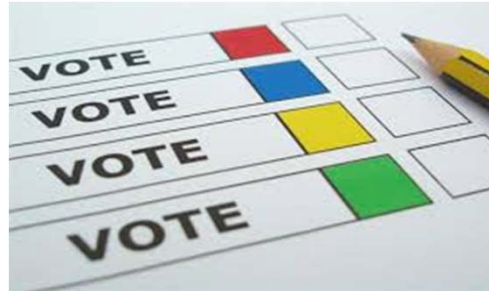
Amy Carpenter is a Vice President at Simplee.

Amy is a healthcare veteran with over twenty years experience across operations and sales. Prior to Simplee, she worked for prominent Healthcare IT companies including McKesson's RelayHealth in training, implementation, and sales. Amy holds a bachelor's degree from Louisiana State University and a master's degree in health care management from University of New Orleans.

1. Healthcare Opportunity

2. Aligning Patient Expectations

3. From the Field

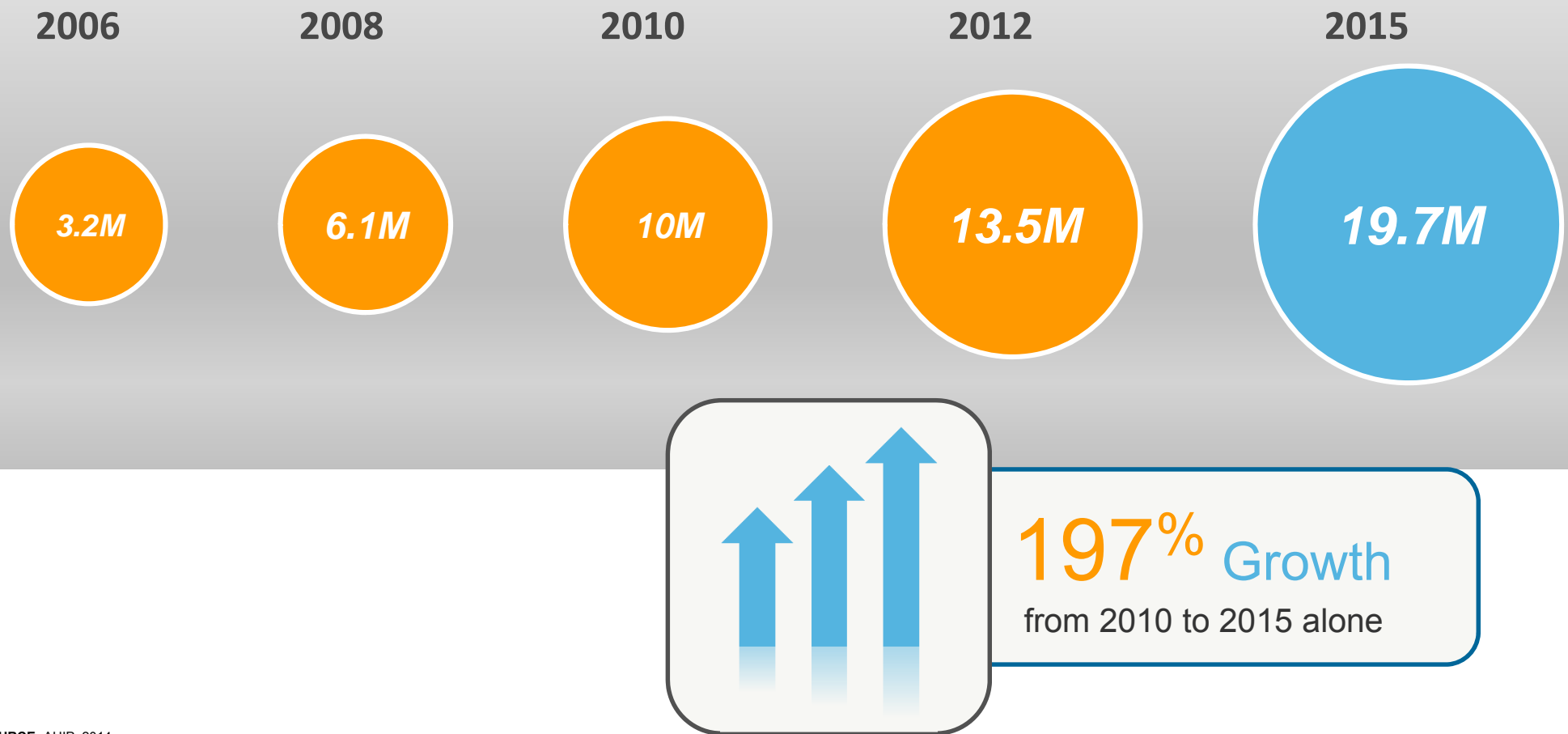


Which factor is a higher driver of inpatient satisfaction?

- A. Understanding a bill
- B. Pain management
- C. Parking

Source: McKinsey, 2015

High Deductible Health Plan (HDHP) Enrollee Growth



SOURCE: AHIP, 2014

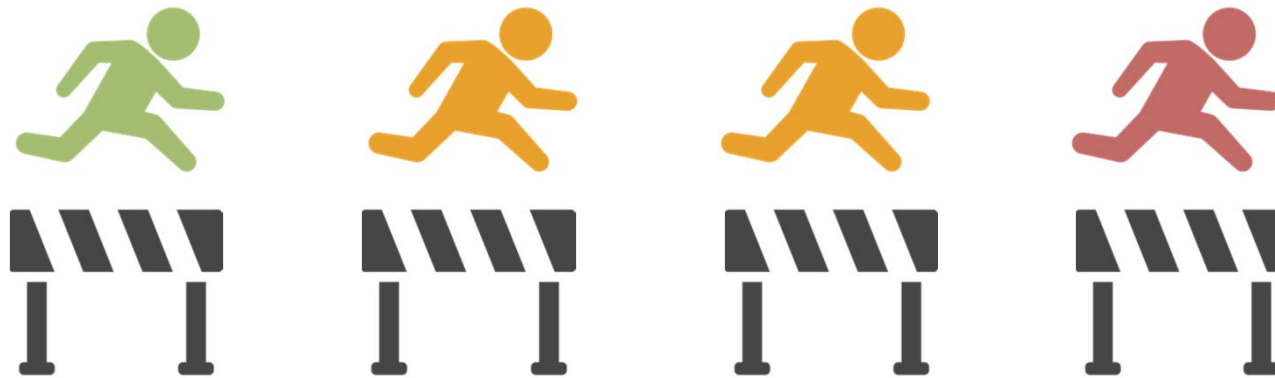
74% of insured are willing to pay out of pocket expenses up to \$1000



*"...seeing an **increase in bad debt** and even in charity care for people with high-deductible health plans"*

Caroline Steinberg (VP Trends Analysis)
American Hospital Association

SOURCE: 2009 [McKinsey Quarterly](#) consumer survey



**Patient
Leaves
Hospital**

**Lack of
Transparency,
Lots of Jargon**

**Inconvenient
Multiple
Systems,
Inconvenient
Access**

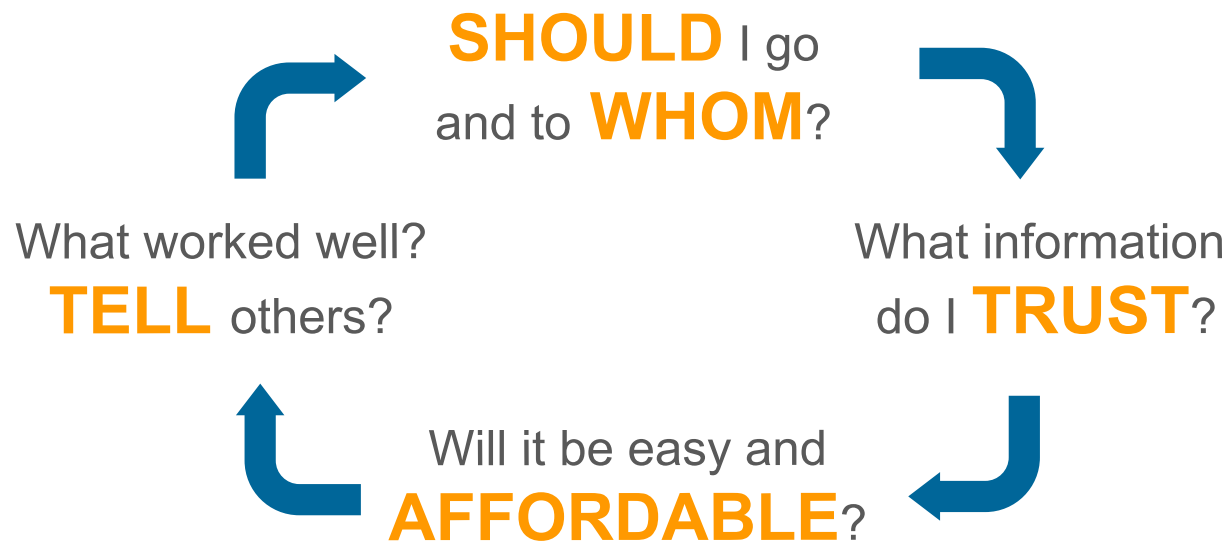
**Paper + People
Intensive
(not digital friendly)**

**Limited
Payment
Options**

**Patient
Delays
Payment**

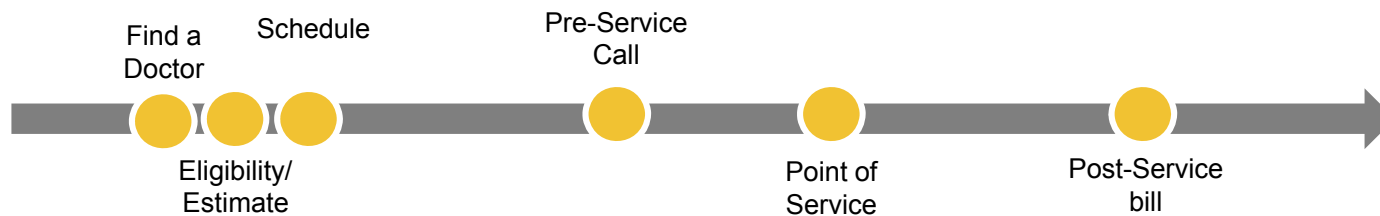


Credit: Ryan Ferreras





Credit: Ryan Ferreras



Patient Financial Journey

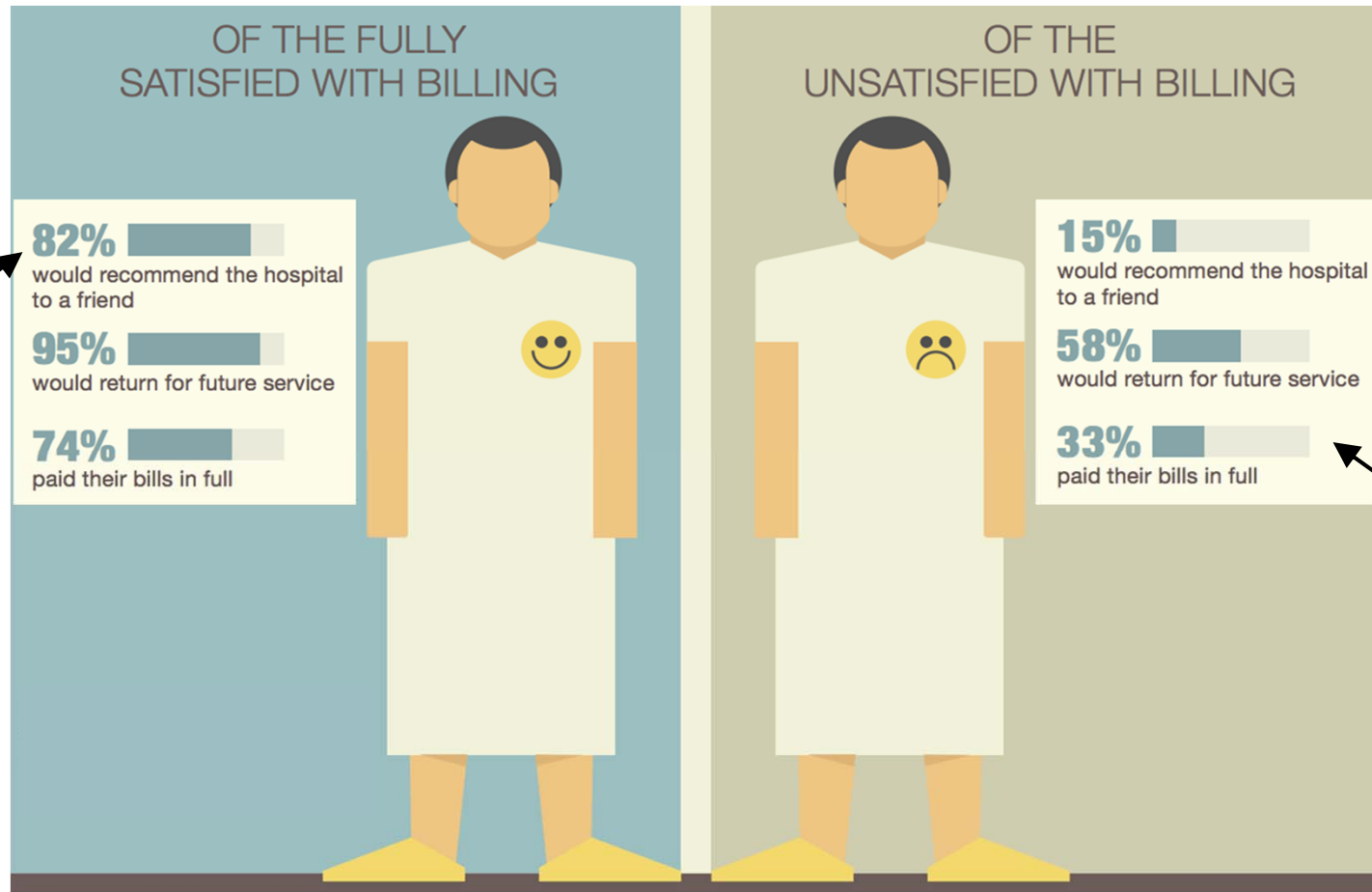


Credit: firstwefeast.com



Credit: happythanksgivingday.xyz





SOURCE: 2014 Conance, Consumer Impact Study

Patient financial experience is...

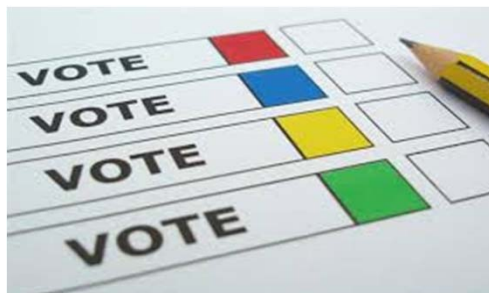
- ✓ Last impression
- ✓ First impression
- ✓ Common to ALL patients
- ✓ Affects “significant” dollars



Strategic complement to
clinical experience

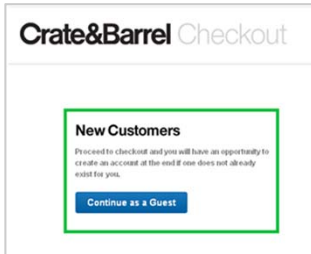
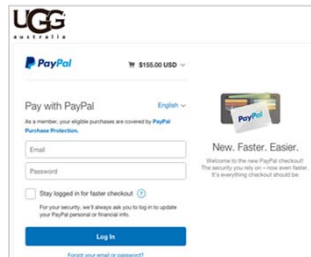
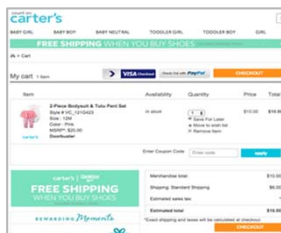
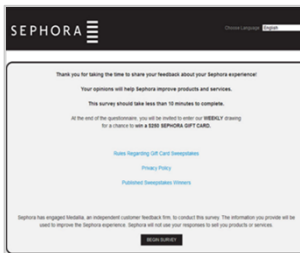
OPPORTUNITY!

1. Healthcare Opportunity
2. Aligning Patient Expectations
3. From the Field



What is your **CURRENT** approach to Patient Payments?

- A. Central Billing Office + 3rd party collection (online “self-service” minimal)
- B. Early Out collection is primary channel
- C. Self-service is primary channel, complemented by CBO and 3rd party collection
- D. Outsourced to Revenue Cycle specialist
- E. Other

Retail	vs.	Healthcare
Guest payment		Required account
Easy, flexible payment		Complex checkout
Transparent, friendly details		Technical invoice language
Real-time feedback		Clinical focus, delayed delivery

SOURCE: Crate & Barrel Checkout, UGG Checkout, Carter's Shopping Cart, Sephora Survey

Empower *healthcare consumers* with a financial experience that enables a successful patient journey (+ builds *loyalty!*)

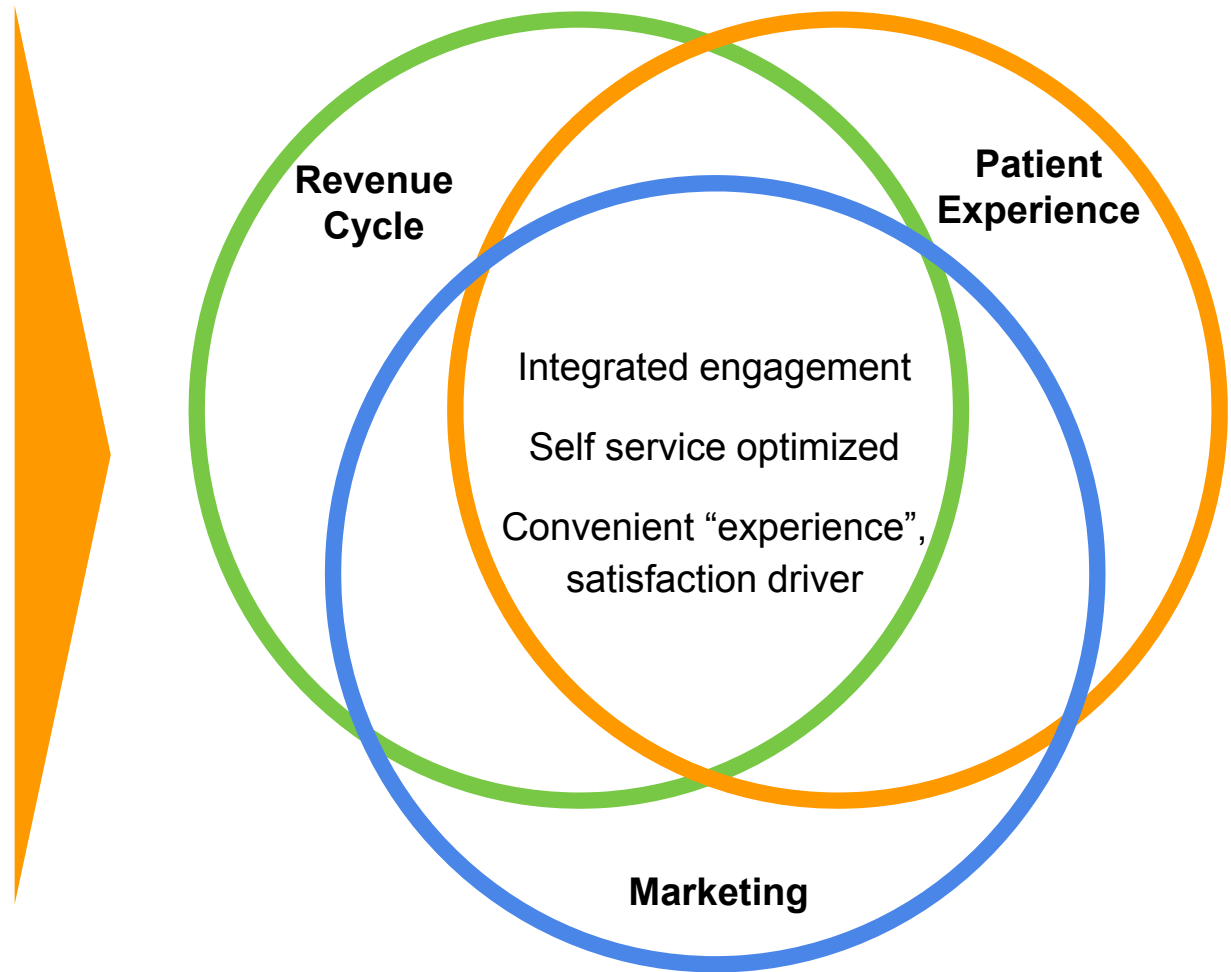


“Dunning cycles”

Staff driven

Transactional

Painpoint



Patient Financial Services

General Information

Pay a Bill

Pay a Bill FAQs

Get Health Insurance

Financial Assistance

Contact Us

Pay a Bill

Thank you for choosing to pay your bill online.

Your PeaceHealth bill includes charges for goods and services rendered by the medical centers as well as any of the professional services rendered at the medical center during your visit. Each visit to PeaceHealth is billed individually. An itemized bill is available upon request.

To pay a **hospital**, **lab**, or **clinic** bill online, click the individual location or service provided below:

Hospital Bills PeaceHealth Medical Centers	Lab Bills PeaceHealth Laboratories	Clinic Bills PeaceHealth Medical Group
<p>Alaska</p> <ul style="list-style-type: none"> PeaceHealth Ketchikan Medical Center <p>Washington</p> <ul style="list-style-type: none"> PeaceHealth St. John Medical Center: <ul style="list-style-type: none"> Discharged <i>before</i> 8/1/15 Discharged <i>after</i> 8/1/15 PeaceHealth St. Joseph Medical Center PeaceHealth Peace Island Medical Center PeaceHealth Southwest Medical Center: <ul style="list-style-type: none"> Discharged <i>before</i> 8/1/15 Discharged <i>after</i> 8/1/15 	<p>For all PeaceHealth lab bills, pay online at:</p> <ul style="list-style-type: none"> PeaceHealth Laboratories 	<p>For any PeaceHealth Medical Group services* pay online at:</p> <ul style="list-style-type: none"> My PeaceHealth <p>Or call:</p> <ul style="list-style-type: none"> 877-202-3597 <p><i>*PeaceHealth Medical Group patients in the Sedro-Woolley, WA and Burlington, WA areas should call the local billing office at 360-855-1411.</i></p>

Source: "Pay a Bill" page via US Bank on Peace Health website as of 28 October 2015

Patient Information

Amount *

Account Number *

First Name *

Last Name *

Email Address

Close Next

QuickPay

Make an Online Payment

Please use this form to make a one-time payment using a credit card.

* Denotes required fields

* Billing Account Number:

* Patient Last Name:

* Patient Date of Birth: (mm/dd/yyyy)

* Cardholder Name:

* Cardholder Address 1:

Cardholder Address 2:

* Cardholder City:

* Cardholder State:

* Cardholder Zip Code:

* Cardholder Phone:

* Cardholder E-mail Address:

* Amount To Pay:

* Credit Card Type:

* Credit Card Number:

* Expiration Date:

* Security Code:

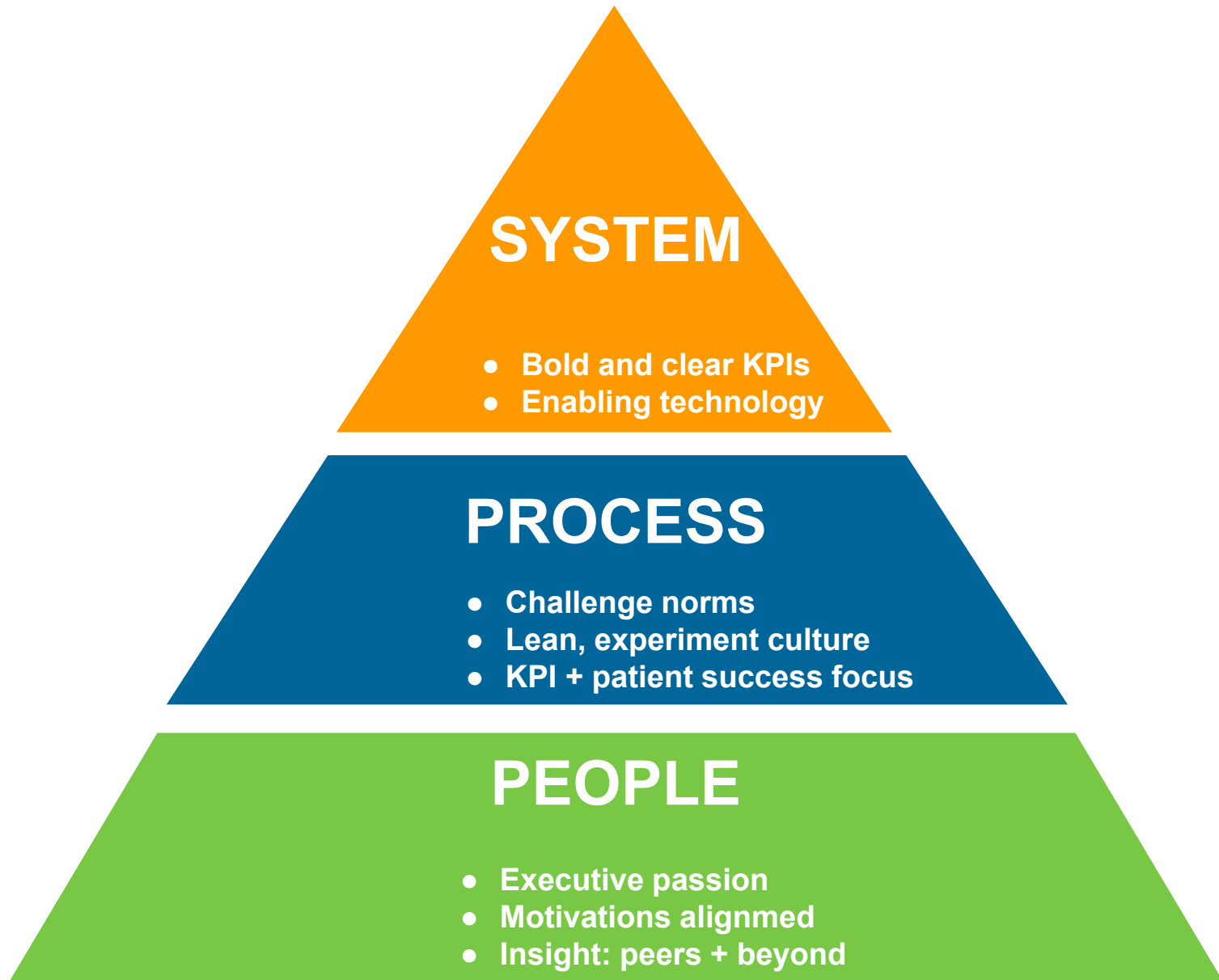
☐ I'm not a robot

Reset Continue Secure Transaction

Source:

"Pay a Bill" page via US Bank on Peace Health website as of 28 October 2015

"Pay a Bill" page via QuickPay.net on Mercy Hospital website as of 22 December 2015



Engage

- Compelling info, easy access (eg, what do I owe & why)
- Convenient flow: guests + registered users (portal)
- Targeted communications that adapt by stage

Empower

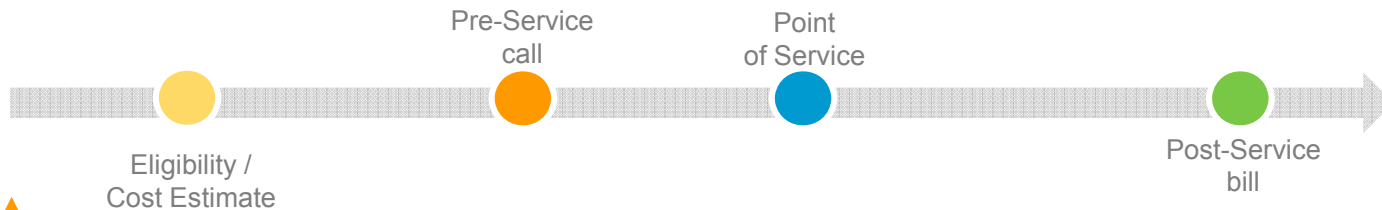
- Pay by any method, any time, any device
- Self directed financing options
- Inline feedback, *every* payment



Align

- Clean, modern designs
- Consumer friendly billing details integrated into payment
- Unified experience across hospital & physician services

1. Engage early and adapt



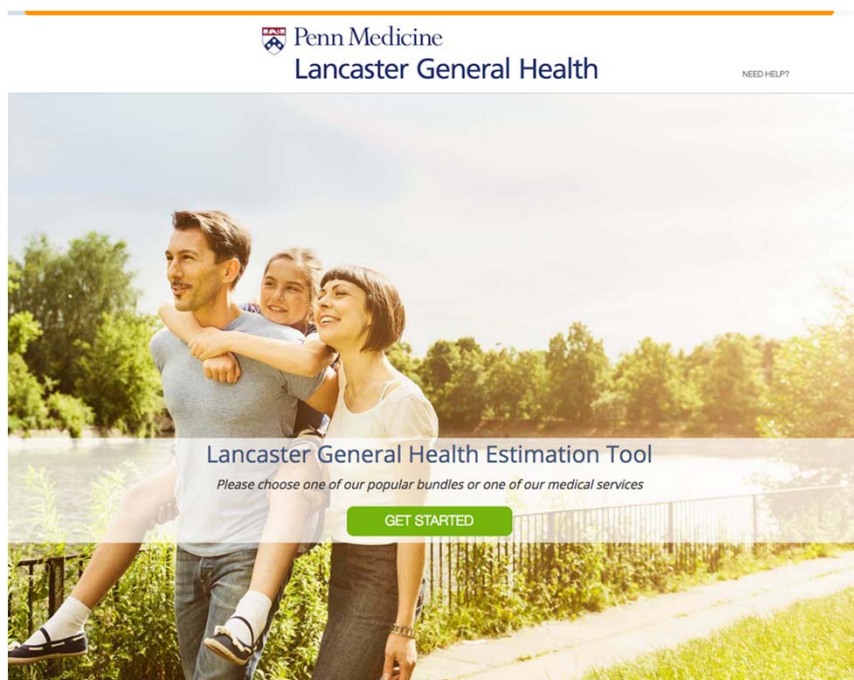
2. Aim for empowered patients (think self service!)

3. Measure & drive satisfaction



1. Healthcare Opportunity
2. Aligning Patient Expectations
3. From the Field

CASE STUDY Lancaster General Health *Choose well. Be well.*

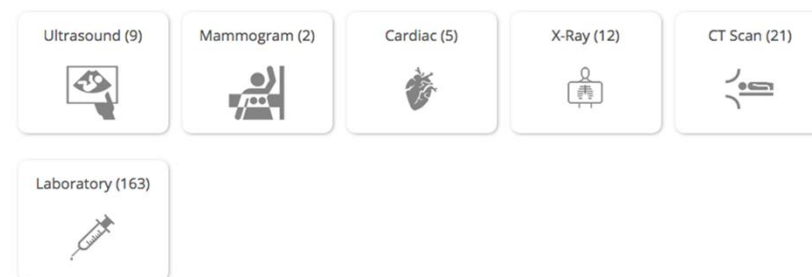


Popular Care Bundles



[+] See all bundles

Medical Services ?



© Simplee, 2011-2014 All Rights Reserved.

Tie estimate, scheduling, and payment together

Source: Lancaster General's Apr 2016 launch of Simplee Estimate (patient experience)

CASE STUDY Lancaster General Health

Choose well. Be well.

Page 1 of 2

Lancaster General Health
PO Box 824809
Philadelphia, PA 19182-4809

1V00001

Account Summary

Guarantor Number [REDACTED]
Total Amount Due [REDACTED]
Statement Date [REDACTED]
Due Date [REDACTED]
Please see back for a Summary of Accounts.

Billing Information

Please verify the insurance that is listed for each account on this statement and contact us with any information.

Lancaster General Health Financial Assistance Program

If you are concerned that you may not be able to pay for all or part of your care, we may be able to help. Lancaster General Health has a Financial Assistance Program open to all patients. Our program is based on income, assets and financial need. To discuss your options please contact Customer Service at 717.544.4953 or 800.647.4419.

Important Message

As a recipient of Lancaster General services, payment in full of your account is your responsibility. We will gladly bill your insurance carrier(s). However, it is your insurance carrier and it will be necessary for you to contact them on any disputes regarding insurance payments and/or rejections.

Helpful Information About Your Statement

There may have been several physicians who participated in your medical care, for which you should receive separate billings. Some or all of the physicians who treated you may or may not be associated with your insurance plan. Please contact these physicians directly if you have any questions concerning their bill.

Anesthesia Associates of Lancaster (717)394-9821
Lancaster Radiology Associates (717)394-6028
Lancaster Emergency Associates (866)968-6774

Contact Us

Customer Service 717.544.4953 or 800.647.4419

- Account information changes and balance verification can be made through our automated phone system twenty-four hours a day.
- To speak with a Customer Service Specialist, contact us Monday through Thursday, 8:30 AM to 6:00 PM or Friday 8:30 AM to 4:30 PM.
- You can make your payment on-line by Visa, Mastercard, or Discover at www.LGHealth.org/bill.

This statement is for your hospital services only. The physician will bill you separately for their services.

Guarantor	Guarantor No.	Due Date	Amount Now Due	Amount Paid
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

☐ Check here if your address or insurance information has changed. Please indicate changes on the back of this page.

- Please make check payable to **Lancaster General Hospital**.
- Enclose this payment stub with your payment.

LANCASTER GENERAL HOSPITAL
PO BOX 824809
PHILADELPHIA, PA 19182-4809

We no longer accept credit card information by mail. To pay by Visa, Mastercard, or Discover call the number above or pay securely on-line at www.LGHealth.org/bill.

[Patients & Visitors](#) > [Pay Online](#)

Pay Online
Online Bill Payments

Please complete the form below to pay using your Visa, Master Card or Discover Card. Click on Pay Bill to continue. We value your privacy. Personal information will be used only for bill payment. If you have questions or would like to speak to an Account Services Representative, please call (717) 544-4953 or 1-800-647-4419.

Make secure online payments using Visa, Master Card or Discover for Lancaster General Hospital and physician practices.

Note: We are unable to process more than five (5) payments per card in any three (3) day period. In the event you would like to make payment on more than five (5) accounts Customer Service can process additional payments. Customer Service can be reached at 717-544-4953 or 800-647-4419 Monday through Thursday 8:30 a.m. to 6:00 p.m. and Friday 8:30 a.m. to 4:30 p.m.

Please Note: Cookies Must Be Enabled. To learn how to enable cookies, Click Here

PO Box Number:
(found on your Account Statement - click here for an example)

Account Number:
(found on your Account Statement - click here for an example)

Amount:
(format as 999.99)

Pricing Guide

Getting Here

Before You Arrive

While You're Here

After You Leave

Scheduling & Registration

Billing & Insurance

Participating Insurances

Patient Billing

Financial Assistance Program Summary

Resumen del programa de ayuda financiera



Source: Lancaster General Health's patient statement and online payment portal

CASE STUDY Lancaster General Health *Choose well. Be well.*



Patients & Visitors

[Patients & Visitors](#) > Pay Online

Pay Online

Two options to pay your bill

 **MyLGHealth**
Manage your health online

Pay Bill through MyLGHealth

Username:

Password:

Login

[Sign Up for an Account](#)

[Forgot Password?](#)
[Forgot Username?](#)

Pay Bill with Birth Date and Account Number

Click Here

Online Bill Payments

Login to MyLGHealth or click Pay Bill to continue. We value your privacy. Personal information will be used only for bill payment. If you have questions or would like to speak to an Account Services Representative, please call (717) 544-4182 or 888-216-1197.

Make **secure** online payments using Visa, Master Card or Discover for Lancaster General Hospital and physician practices.

Note: We are unable to process more than five (5) payments per card in any three (3) day period. In the event you would like to make payment on more than five (5) accounts Customer Service can process additional payments. Customer Service can be reached at 717-544-4953 or 800-647-4419 Monday through Thursday 8:30 a.m. to 6:00 p.m. and Friday 8:30 a.m. to 4:30 p.m.

Payments made today will be posted to your account(s) within 2 business days.

If you believe you made a payment in error, please contact our Customer Service team at 717-544-4182 or 888-216-1197

Please Note: Cookies Must Be Enabled. To learn how to enable cookies, [Click Here](#)

[Contact Other Physicians Involved with Your Care](#)

“Very **nice and quick and convenient**. Kudos for using this method!”

- Lancaster patient

“Thank you! Probably would have **paid it sooner** had I known it was going to **be this easy**.”

- Lancaster patient

Source: Lancaster General Health's patient billing homepage (images Sep 2015)

CASE STUDY Lancaster General Health *Choose well. Be well.*

Lancaster General Health
PO Box 824809
Philadelphia, PA 19182-4809

John Q Patient
123 Main Street
Anytown, US 12345-6789

Guarantor number: 1000523456

Account Summary

Statement Date	02/05/14
Total Patient Balance	\$1,247.63
Payment Plan Amount Due	\$110.00
*Balance Due Not on a Payment Plan:	\$587.63
Amount Due Now	\$697.63
Payment Due Date	9/17/14

Note: To include balances due not on a payment plan on your payment plan, please call Customer Service at 717-544-4953 or 1-800-647-4419 or To enroll, visit <http://www.LGHealth.org/PAP>

Please see important information on reverse side.
Detach here and return.

Lancaster General Health

Payment Plan	Account Balance	Amount Due Now	Amount You Are Paying
Not on a Payment Plan	\$697.63	\$697.63	\$

Pay Online
www.lghealth.org/bill

Guarantor: Saffarzadeh, Anah
Guarantor No: 1000012345
Due Date: 11/21/14
Amount Now Due: \$697.63
Amount Paid: \$

Lancaster General Health
PO Box 824809
Philadelphia, PA 19182-4809

Make checks or money orders payable to Lancaster General Health.


☐ **Check here if your address or insurance information has changed. Indicate changes on the reverse side.**

Pay by credit card online at www.lghealth.org/bill or call Customer Service at 717-544-4953 or 1-800-647-4419



Lancaster General Health
Choose well. Be well.

Adam's Visit to Lancaster General Health

Guarantor Number: Print 

Account Number:

Total Charge \$1,740⁰⁰

Diagnostic Services	\$614.00
Emergency Room	\$931.00
Clinical Laboratory	\$166.00
Medical/Surgical Supplies	\$29.00

Insurance & Adjustments -\$1,431⁹⁰

Insurance and Provider Adjustments	\$261.00
Amount Insurance Paid	\$1,170.90

Your Portion \$308¹⁰

Balance You Owe \$308¹⁰

Payment Due Now
\$308.10

Make a Payment


[View payment history >](#)

Need financial assistance?
Lancaster General Health provides financial assistance to eligible patients who are unable to pay for their medical services.
[Learn more](#)

Plan Questions
Contact your insurance company

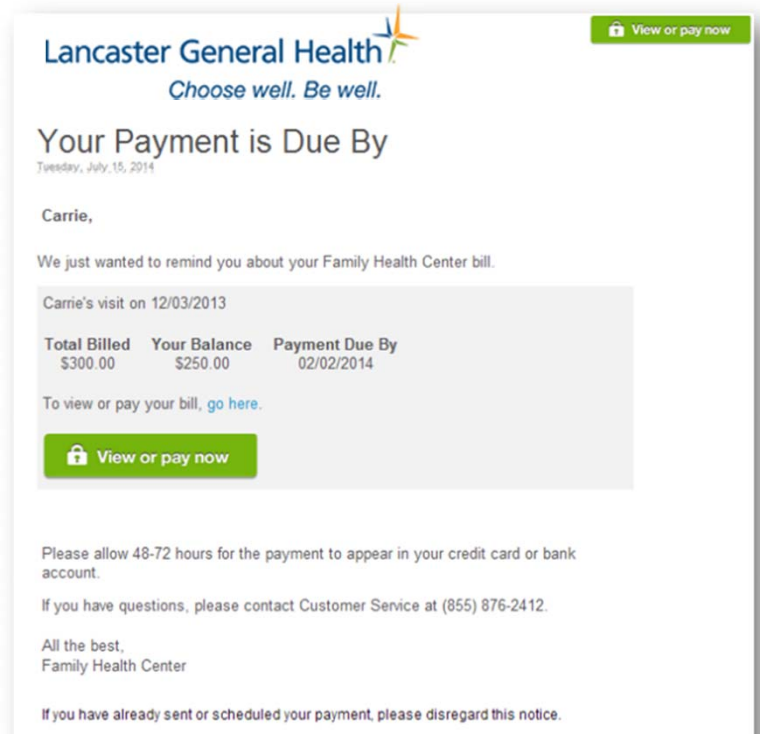
Anthem
1-800-333-0912
<http://www.anthem.com>

Billing Questions
call 888-216-1197 or 717-544-4182
Current balances on this site may not reflect recent payments or payment plans that have been set up since your last statement

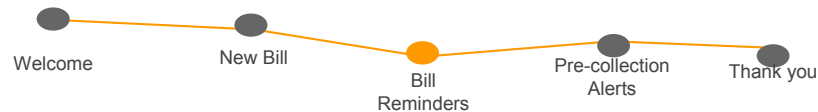
Powered by  SimpleePAY

Source: Lancaster General Health's patient statement and electronic version with friendly details via Simplee platform (images Nov 2015)

CASE STUDY Lancaster General Health *Choose well. Be well.*

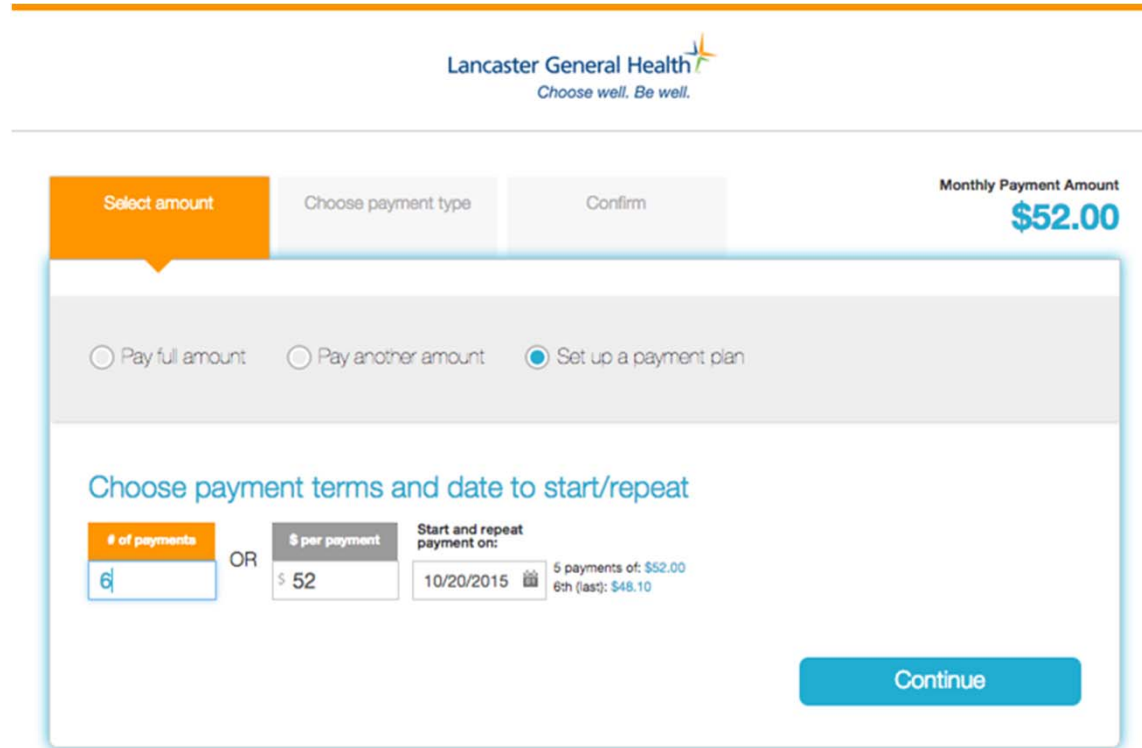


- Go beyond “pay us now”
- Messaging adapts to stage
- Mobile friendly design



Source: Sample engagement emails sent by physician providers at Lancaster General Health to patients via Simplee platform (images Nov 2015)

CASE STUDY Lancaster General Health Choose well. Be well.



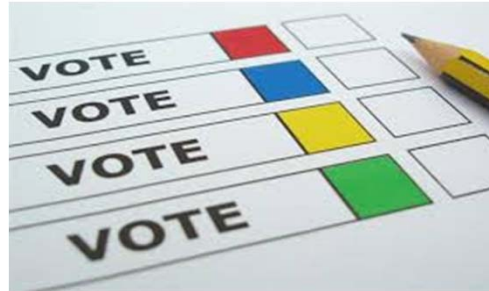
The screenshot shows the Lancaster General Health Simplee payment interface. At the top, the Lancaster General Health logo and tagline "Choose well. Be well." are displayed. Below this, there are three tabs: "Select amount" (highlighted in orange), "Choose payment type", and "Confirm". To the right of these tabs, the "Monthly Payment Amount" is shown as "\$52.00".

Under the "Select amount" tab, there are three radio button options: "Pay full amount", "Pay another amount", and "Set up a payment plan" (which is selected). Below these options, the heading "Choose payment terms and date to start/repeat" is displayed. This section contains three input fields: "# of payments" (with a value of 6), "\$ per payment" (with a value of \$ 52), and "Start and repeat payment on:" (with a date of 10/20/2015). To the right of these fields, a summary shows "5 payments of: \$52.00" and "6th (last): \$48.10". A blue "Continue" button is located at the bottom right of the form.

“**Love** that it allows you a payment plan option, if necessary!”

- *Lancaster patient*

Source: Sample engagement emails sent by physician providers at Lancaster General Health to patients via Simplee platform (images Nov 2015)



What percentage of Millennials want to pay their hospital bill via mobile?

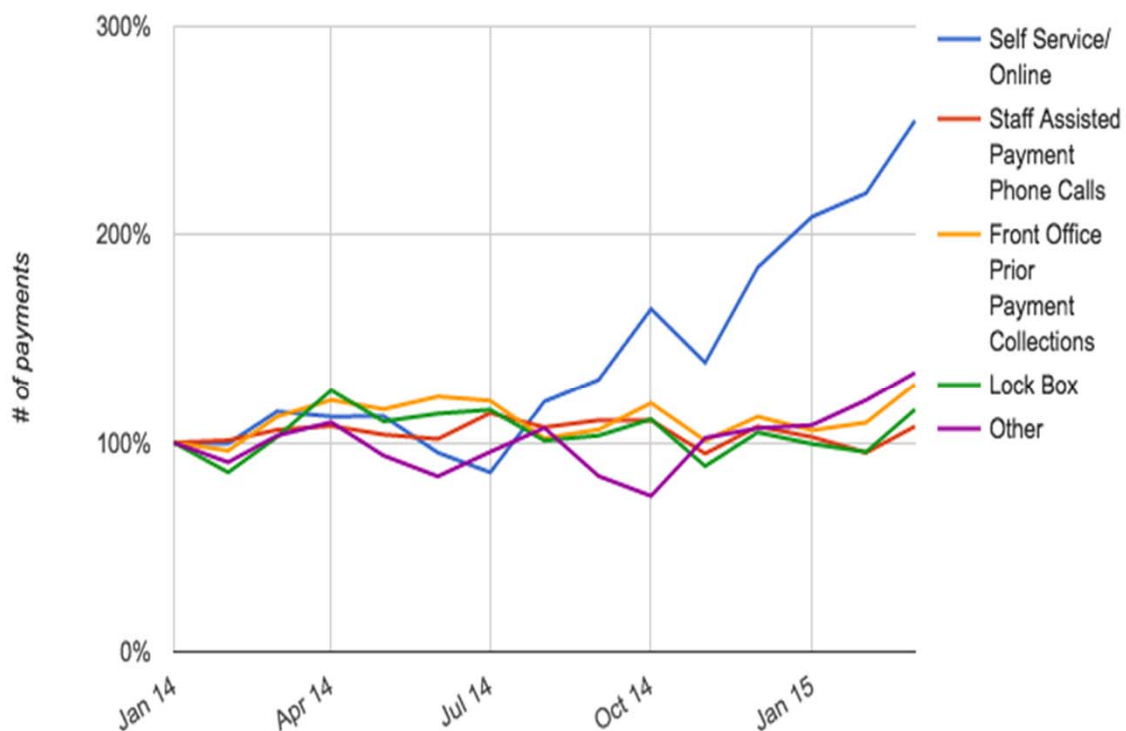
- A. 7%
- B. 22%
- C. 51%
- D. 62%
- E. None of the above

Source: Becker's Hospital Review, 5 Statistics on Hospitals Incorporating Patient Engagement EHR Capabilities. Becker's Hospital Review

CASE STUDY Lancaster General Health *Choose well. Be well.*

Single Checkout for Hospital + Physician

Convenient guest flow, integrated into patient portal too



41

Net Promoter Score

(Billing and payment experience)



122%

Self service
(YoY 2014 vs. 2015)



14%

Net Collections
(pre + post service²)

Source: 2014 baseline analysis from Lancaster General Health (LGH) Rev Cycle team + 2015 payments summary report from SimpleePAY backoffice for LGH

82%

Recommend

(Billing and payment experience)

“That was **quick and easy!!!** Love it!”

“I appreciated **not having to use a username/password**”

“First tried calling to make payment and was on hold at 10 minutes both times I called. Very frustrating. **Paying on online was easy.**”

“LOVE that it let me set up a **payment plan without having to call in!**”

“This was so easy and quick that **I almost fell off my chair.**”

“LOVE GETTING THE **EMAIL**”

“**Very quick and far less complicated** than most bill pay sites”

“And you don't have to be a **rocket scientist** to go through the whole process.”

“**simple and fast-love it!**”

Source: Patient survey after self-service payment on SimpleePAY

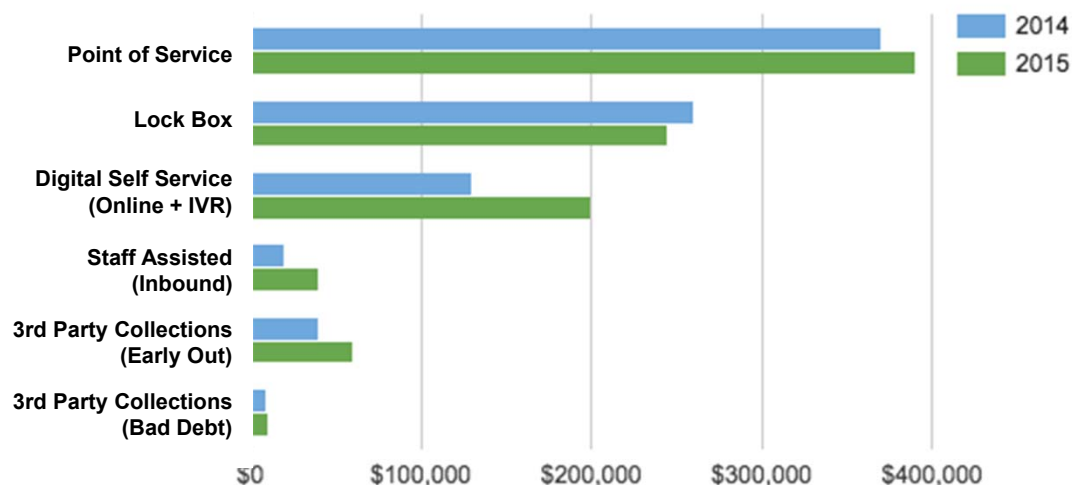
Comments for question: “How likely is it you would recommend [Leading regional hospital] to a friend or colleague due to your *recent* payment experience?”

(n=12,749, Response rate = 30.3%, Answers range 0 to 10, average 8.38)

CASE STUDY MEMORIAL HERMANN

“Model implementation”

Live system wide in 5 months
12 hospitals, 135K patients, 1,200 staff



84%

Recommend

(Billing and payment experience)



27%

Cost per Payment

(post service)



17%

Total Collected

(pre+post service)

Source:

1. Patient survey after self-service payment on SimpleePAY

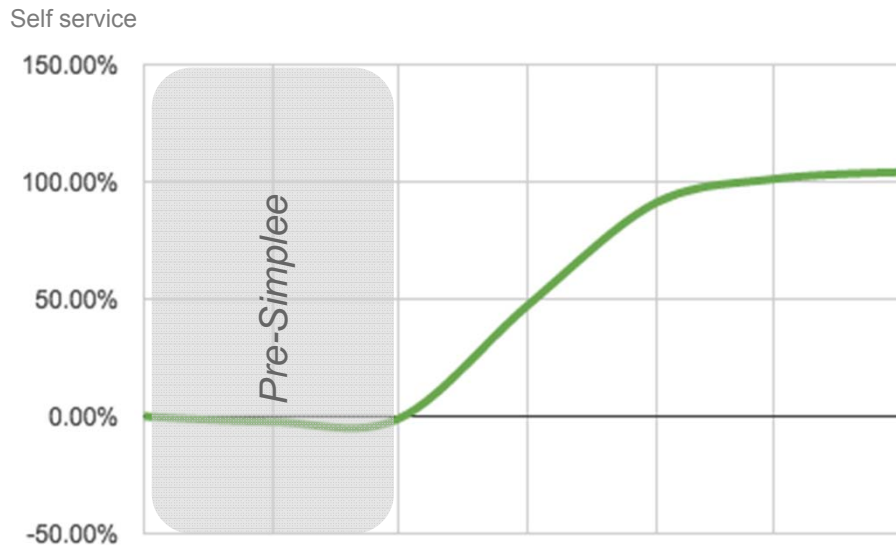
Comments for question: “How likely is it you would recommend [Leading regional hospital] to a friend or colleague due to your *recent* payment experience?” (n=12,749, Response rate = 30.3%, Answers range 0 to 10)

2. Cost per payment on post service basis, excludes point-of-service transactions.

3. Net collections includes all patient self pay, from pre service to point-of-service to post-service.

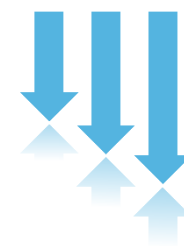
CASE STUDY **GUNDERSEN** HEALTH SYSTEM.

Greater Collections, Faster Gains



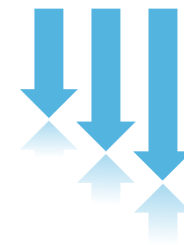
78%

“Very Satisfied”
(Billing and payment experience)



21%

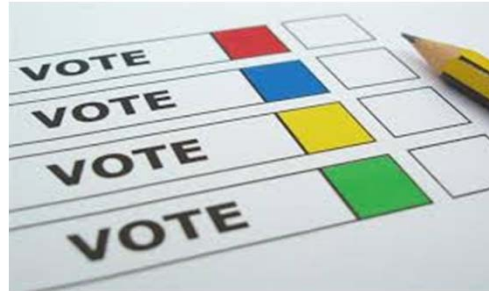
Cost per Payment
(post service¹)



50%

Incoming Calls
(24 FTEs re-allocated)

Source: Compares pre launch (Epic MyChart with paper statements and online) to post launch with Simplee (paper and online). For savings, compares Simplee licensing, contingency fee, and paper statement costs to average of previous months.



What are your reasons for attending today's webinar?
(select all that apply)

- A. Strategic initiative at my organization
- B. Continuing education credit
- C. Frustrated patient myself
- D. Other

Closing thoughts:

Success in clinical care increasingly requires *financial care*

New competencies: engagement, alignment, and empowerment

Proven strategy that *delights patients* and drives *immediate ROI*

Questions?

Amy Carpenter
Vice President
Amy@simplee.com

www.simplee.com