

PROCESS, PROPENSITY AND PAYMENT

HOW TO EFFECTIVELY MANAGE YOUR HDHP'S

Joe McMurray

Vice President of Patient Experience



AGENDA

- Market changes: the transformation to consumer health
- Impact and percentages of High Deductible Plans
- The new model of healthcare
- Collection strategies for the new patient consumer
- Patient propensities and responsibilities
- Effective follow-up campaigns and the movement to mobile



TRANSFORMATION TO CONSUMER HEALTH

HOW THE MARKET IS CHANGING

TRANSFORMATION TO CONSUMER HEALTH



PHYSICIAN



CARRIER

TRANSFORMATION TO CONSUMER HEALTH



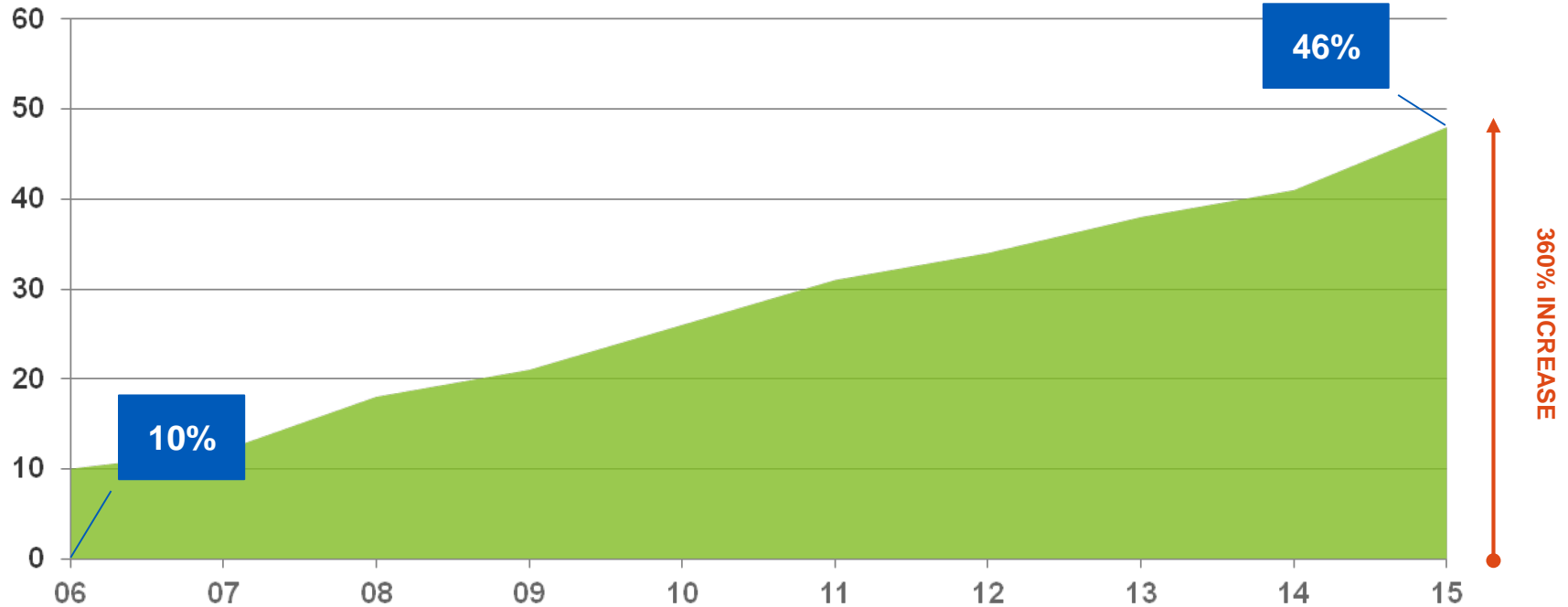
PHYSICIAN



PATIENT

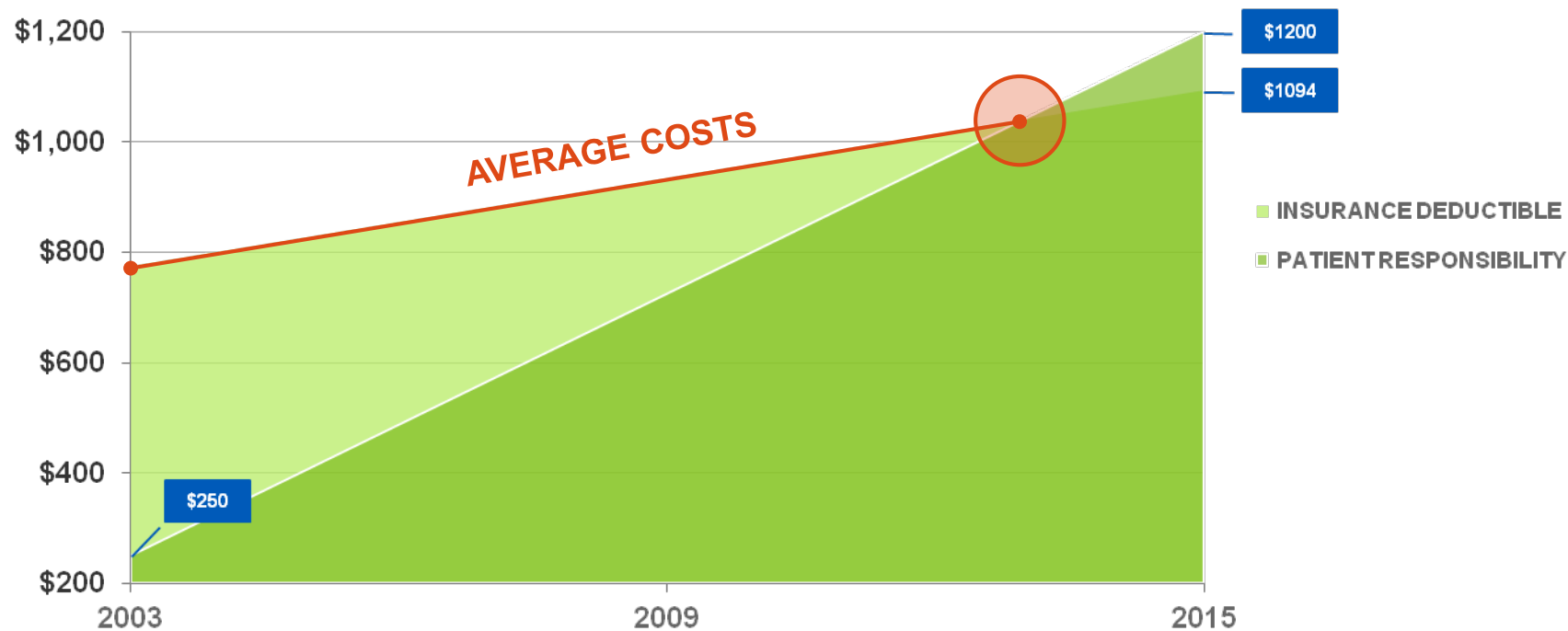
HIGH-DEDUCTIBLE PLANS

Percentage of covered workers with deductibles of \$1000 or more

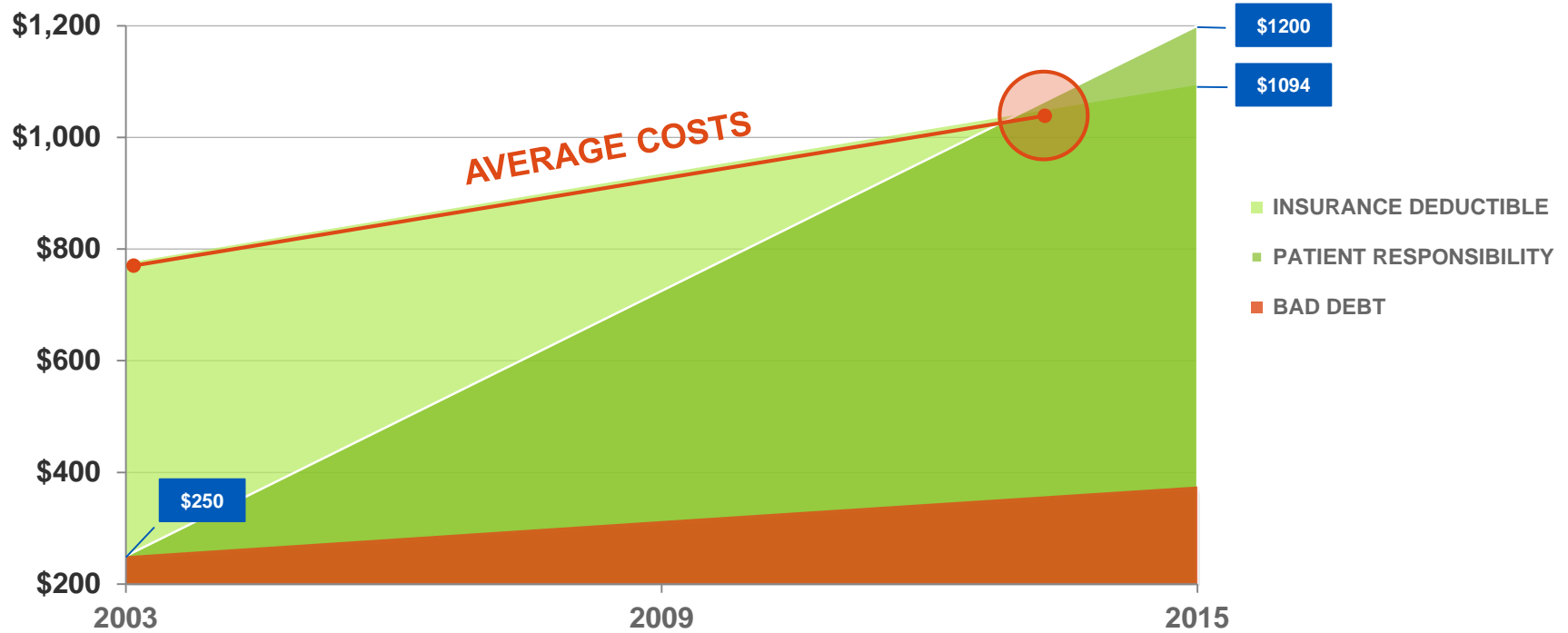


Source: Kaiser Family Foundation

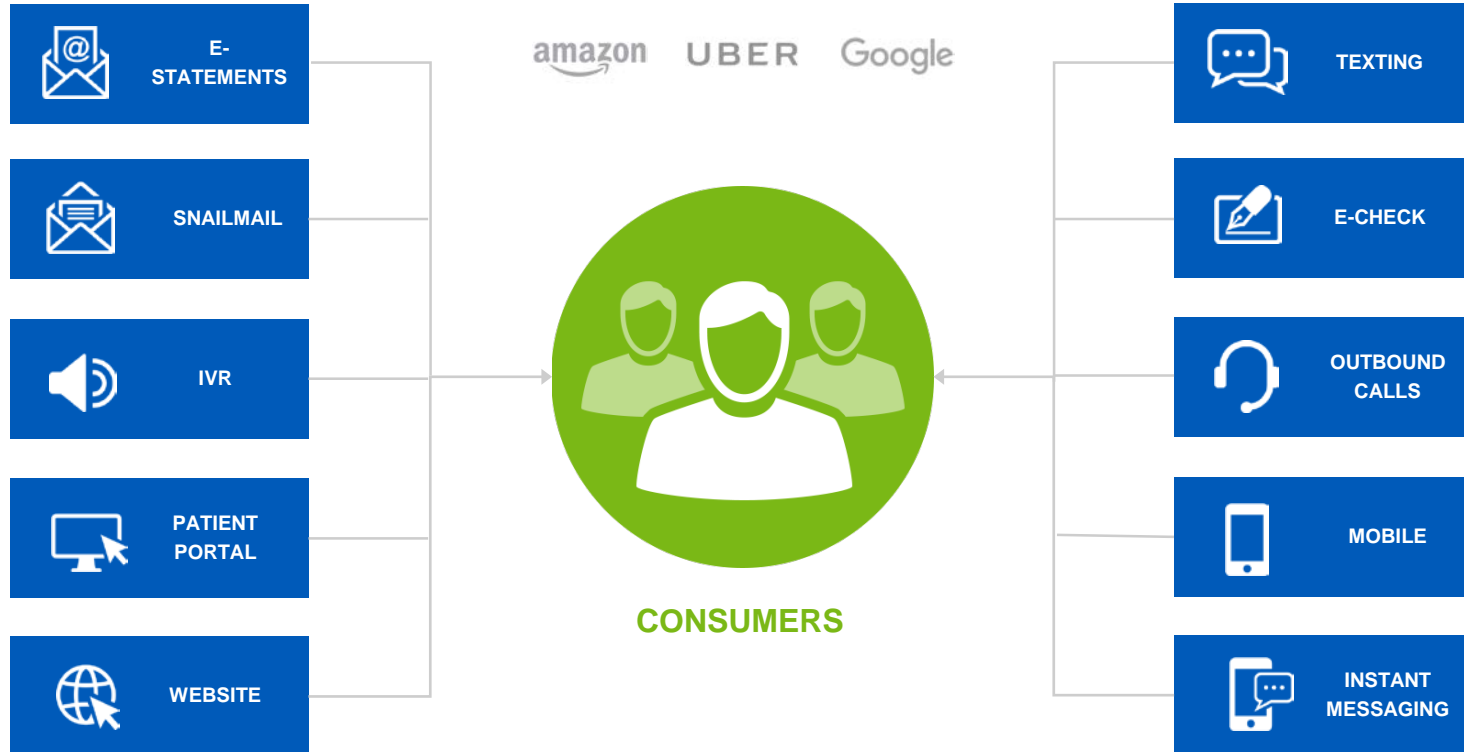
HIGH-DEDUCTIBLE PLANS



CONTRACTING WITH CARRIERS



NEW MODEL OF HEALTHCARE - BUSINESS TO CONSUMER



Patient Personas

Maria



NAME: Maria
AGE: 64
ETHNICITY: Hispanic

CONCERNS

Increasing medical expenses / health issues

FACTS

Smart phone User (uses apps and app store)

CHARACTERISTICS

- Organized - keeps detailed records
- Financially solvent
- Does not think of herself as technologically sophisticated
- Pays bills by post with check
- No online banking
- Online shopping
- Wants a user interface that matches her paper bill

GOALS AND WANTS (WITH MEDICAL BILLING)

- Wants to maintain credit/reputation
- Wants to be a "Good" patient
- Wants to pay what she owes
- Wants it to go away - deal with it and be done
- Wants to be in control

James



AGE: 32
ETHNICITY: African American

CONCERNS

- Just had a baby
- Married
- Dual income-spouse on leave
- Little to no savings
- Sports Injury: putting off surgery

FACTS

- Physically Active - good health
- Works in IT - stable job
- Blog Contributor to Tech Crunch
- Wife has own insurance plan
- Baby is covered under Tom's plan

CHARACTERISTICS

- Early Adopter
- Prioritized bills - structured payments.
- Revolving debt - relatively small (\$-10K)
- Pays bills with cash or debit
- Judgmental
- Does online banking - uses turbo tax
- Values efficiency
- Wants the ability to pay specific bills in his own way

Eun Kyoung



AGE: 38
ETHNICITY: Asian

FACTS

- Owns a restaurant
- CFO of family
- Married
- Children in grade/high school
- No smart phone
- Kids have smart phone - well connected
- She has a desktop at home
- Mobile # belongs to her kids
- Has an accountant in family/friend
- Pays paper bills.
- Immigrated 20 yrs ago, married overseas, brought family back with her.

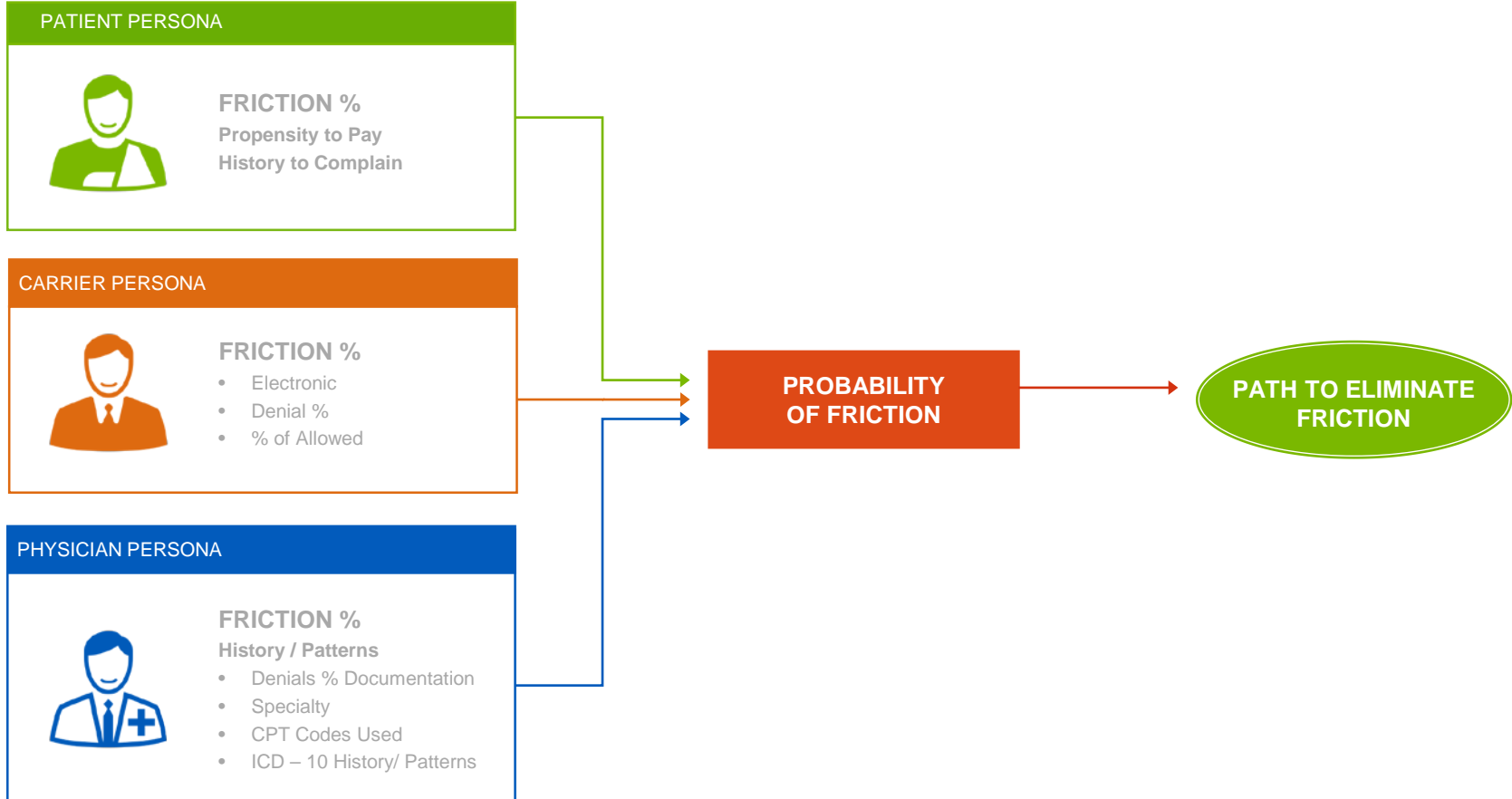
CHARACTERISTICS

- Cares for nuclear and extended family
- Caregiver is not her occupation, but is responsible (family role)
- Organizes, manages and provides direct home care (facilitate care)
- Watches infirm grandmother at home.
- Semi-disorganized, tons of records, keeps organization in her brain
- All money is allocated, no frivolous spending
- Pays bills - will never be late, pays just in time.

PROPENSITY FOR FRICTION



PROPENSITY FOR FRICTION



PATIENT RESPONSIBILITY

Up Front Estimation



PAYER

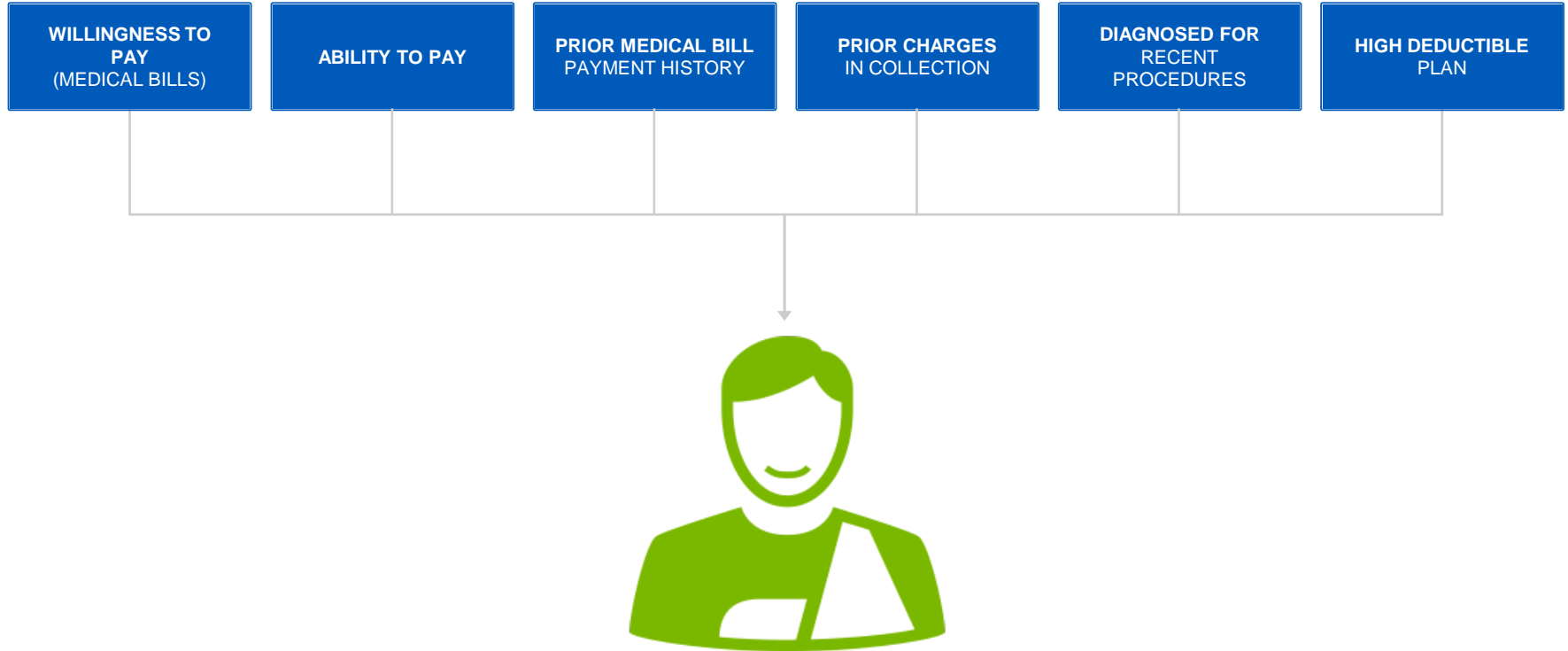
*Payment as Percentage
of Allowed (Remainder is
Patient Responsibility)*

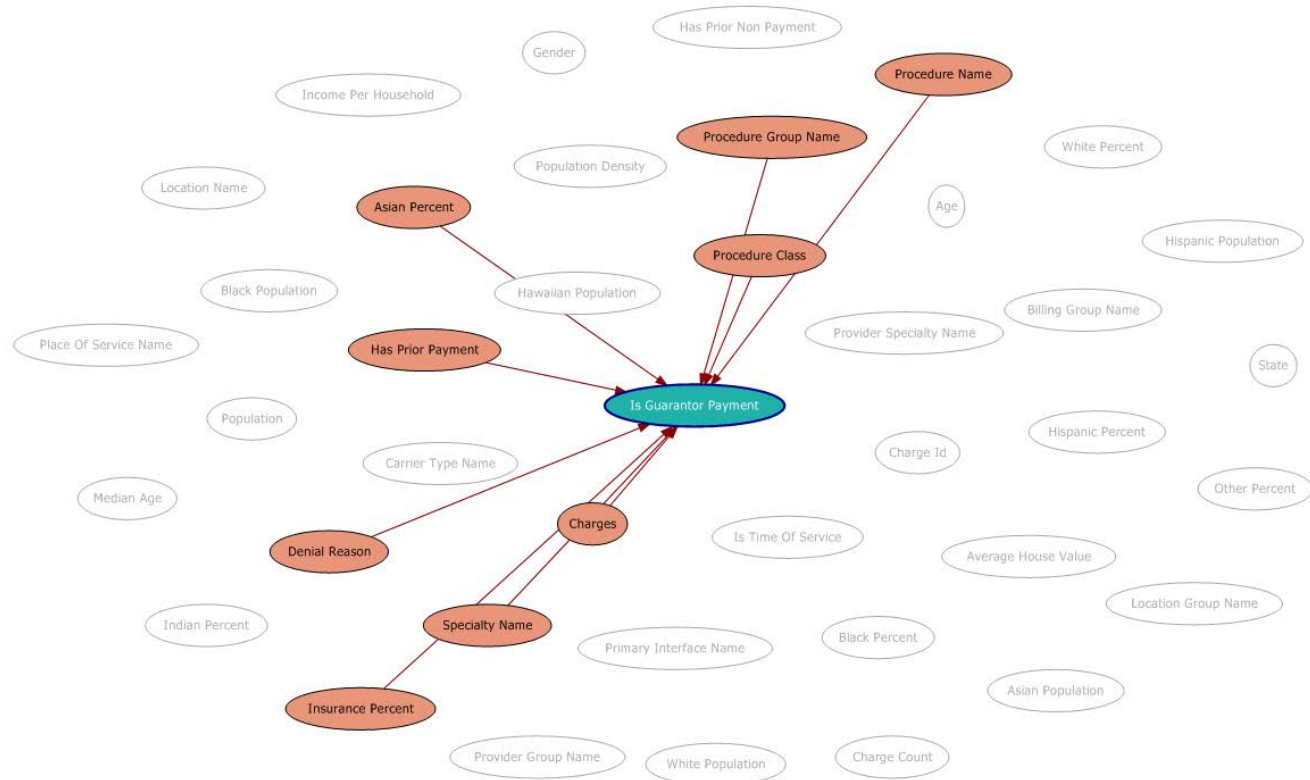


PATIENT

*Trended Responsibility as
Percentage of Allowed*

PROPENSITY TO PAY



[illegible]

PROPENSITY TO PAY

Book1 - Excel

FILEHOMEINSERTPAGE LAYOUTFORMULASDATAREVIEWVIEWADD-INS

DATA MININGTEAM

Explore Clean Sample Data Data Data Data Preparation

Classify Estimate Cluster Associate Forecast Advanced Data Modeling

Accuracy Chart Classification Matrix Profit Chart Cross - Validation Accuracy and Validation

Browse Document Model Model Usage

Query Manage Models Management

Predictive Models (localhost) Connection

Trace Help Help

AN4

Compose DMX queries to run on chosen connection

SQLServer.DMClientXLAddIn

Tell me more

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK
	SpecialtyName	ProcedureName	CarrierTypeName	InsurancePrcnt	Age	Gender	State	Population	PopulationDensity	WhitePopulation	BlackPopulation	HispanicPopulation	AsianPopulation	HawaiianPopulation	IndianPopulation	OtherPopulation	WhitePrcnt	BlackPrcnt	HispanicPrcnt	AsianPrcnt	HawaiianPrcnt	IndianPrcnt	OtherPrcnt	PersonalIncome	AverageHouseholdIncome	MedianHouseholdIncome	Medicaid	DisPctOfServicePop	PctOfServicePop	Charge	InsuranceAmount	GuarantorAmount	HasPctOfPayment	HasPctOfPayment	HasPctOfPayment	Propensity To Pay	
1	Anesthesiology	EMERGENCY ANESTHESIA	Medicaid	97.73	25	F	IN	42234	1636.342503	37360	1584	1182	3431	57	213	465	88%	3%	2%	8%	0%	0%	1%	2.56	275400	96758	39.1	2874	(21) Inpatient Hospital	222	0	0	0	0	0	1.05%	
2	Radiology Diagnostic	BREAST TOMOSYNTHESIS BI	True Self-Pay	9.8	116	KS	55805	869.900703	47106	3857	7807	2007	87	701	4004	84%	6%	13%	3%	0%	1%	7%	2.78	189400	70528	33.4	882	(22) Outpatient Hospital	34	0	0	1	1	0	13.61%		
3	Multispecialty Clinic or Group Practice	GLUCOSE BLOOD TEST	Medicaid	99.82	50	M	IN	42234	1636.342503	37360	1584	1182	3431	57	213	465	88%	3%	2%	8%	0%	0%	1%	2.56	275400	96758	39.1	3003	(11) Office	25	0	0	0	0	0	1.05%	
4	Radiology Diagnostic	MRI LOWER EXTREMITY W/O DYE	Managed Care Non HMO	68.33	43	M	FL	52969	5062.505973	34029	14817	10554	1022	154	358	4271	64%	27%	19%	1%	0%	0%	8%	2.6	113500	41203	39.1	507	(11) Office	2654	0	700	0	0	1	59.00%	
5	Radiology Diagnostic	CT ABD & PELVIS W/O CONTRAST	Commercial	77.93	57	F	FL	45235	2537.443204	32306	9012	21416	3231	86	211	2031	71%	19%	47%	7%	0%	0%	4%	3.38	298200	89587	37.2	507	(11) Office	1599	0	47.5	0	0	1	54.03%	
6	HOSPITALIST	SUBSEQUENT HOSPITAL CARE	True Self-Pay	9.8	46	M	DC	49864	10809.45155	1313	48410	705	247	28	462	303	2%	97%	1%	0%	0%	0%	0%	2.43	258200	35602	32.9	378	(21) Inpatient Hospital	311	0	311	1	0	1	90.03%	
7	Radiology Diagnostic	CHEST X-RAY 1 VIEW FRONTAL	True Self-Pay	9.8	32	M	AL	22210	1709.513547	13988	7843	757	303	64	221	316	62%	35%	3%	1%	0%	0%	1%	2.37	128200	36241	33.7	2641	(21) Inpatient Hospital	70	0	70	1	0	1	90.03%	
8	Radiology Diagnostic	MRI BRAIN STEM W/O & W/DYE	Blue Cross/Blue Shield	77.11	59	F	CA	61827	2729.427865	37522	1807	46370	1487	118	899	22186	60%	2%	74%	2%	0%	0%	1%	35%	3.34	156400	40024	30.8	1992	(11) Office	2085	719.66	0	0	0	0	54.03%
9	Radiology Diagnostic	DIAGNOSTICMAMMOGRAPHYDIGITAL	True Self-Pay	9.8	116	KS	55805	869.900703	47106	3857	7807	2007	87	701	4004	84%	6%	13%	3%	0%	1%	7%	2.78	189400	70528	33.4	882	(22) Outpatient Hospital	120	0	0	1	1	0	13.61%		
10	Radiology Diagnostic	EXTREMITY STUDY	Blue Cross/Blue Shield	59.52	58	F	CA	28514	7563.395225	17317	906	11674	5891	132	390	5453	60%	3%	40%	20%	0%	1%	19%	2.47	624900	67170	38.8	675	(11) Office	409	137.12	0	0	0	0	59.00%	

PROPENSITY TO PAY

FILEHOMEINSERTPAGE LAYOUTFORMULASDATAREVIEWVIEWADD-INS

DATA MININGTEAM

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Classify Estimate Cluster Associate Forecast Advanced

Accuracy ChartClassification MatrixProfit ChartCross - Validation

Browse Document Model Model Usage

Query

Manage Models Management

Predictive Models (localhost)Connection

TraceHelp

Compose DMX queries to run on chosen connection

SQLServer.DMClientXLAddIn

Tell me more

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	SpecialtyName	ProcedureName	CenterTypeName	InsuranceP	Age	Gender	State	Population	PopulationDensity	WhitePopulation	BlackPopulation	HispanicPopulation	AsianPopulation	HawaiianPopulation	OtherPopulation	WhitePercent	BlackPercent	HispanicPercent	AsianPercent	HawaiianPercent	OtherPercent	PersonalIncome	HouseholdIncome	Medicaid			
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SpecialtyName

ProcedureName

CenterTypeName

InsuranceP

Age

Gender

State

Population

PopulationDensity

WhitePopulation

BlackPopulation

HispanicPopulation

AsianPopulation

HawaiianPopulation

OtherPopulation

WhitePercent

BlackPercent

HispanicPercent

AsianPercent

HawaiianPercent

OtherPercent

PersonalIncome

HouseholdIncome

Medicaid

1.05%

13.61%

1.05%

59.00%

54.03%

90.03%

90.03%

54.03%

13.61%

59.00%

SpecialtyName

ProcedureName

CenterTypeName

InsuranceP

Age

Gender

State

Population

PopulationDensity

WhitePopulation

BlackPopulation

HispanicPopulation

AsianPopulation

HawaiianPopulation

OtherPopulation

WhitePercent

BlackPercent

HispanicPercent

AsianPercent

HawaiianPercent

OtherPercent

PersonalIncome

HouseholdIncome

Medicaid

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1.05%

13.61%

1.05%

59.00%

54.03%

90.03%

90.03%

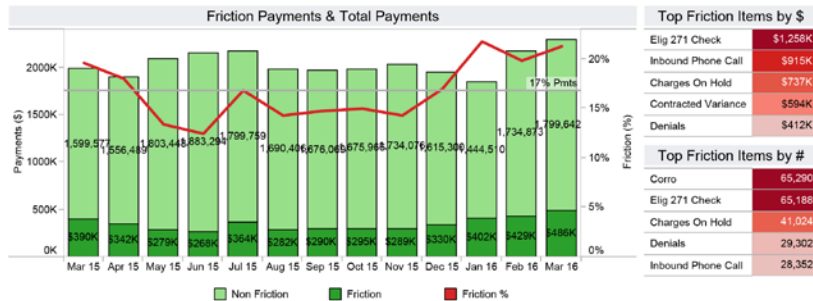
54.03%

13.61%

59.00%

Friction Analysis

MEDICAL CENTER RADIOLOGISTS, INC (MCR1)



Top Friction Items by \$

Elig 271 Check	\$1,258K
Inbound Phone Call	\$915K
Charges On Hold	\$737K
Contracted Variance	\$594K
Denials	\$412K

Top Friction Items by

Corro	65,290
Elig 271 Check	65,188
Charges On Hold	41,024
Denials	29,302
Inbound Phone Call	28,352

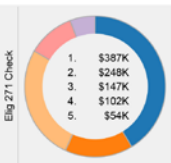
Summary

Over the last 13 months 17% of all payments were collected after a friction event. Your top 5 friction reasons by sum of payments were Elig 271 Check, Inbound Phone Call, Charges On Hold, Contracted Variance, and Denials. Friction percent of total payments for the most recent month was 21%. This is higher than the trailing 12 month average of 16%.

Top Friction Reasons

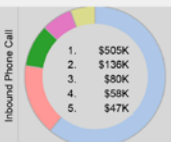
Your largest friction item was Elig 271 Check. 5% of your total payments for this time period occurred after Elig 271 Check friction. The top 5 carriers with this friction were:

1. ANTHEM BOBS OF VA
2. VETRI SYSTEMS
3. MEDICARE OF VIRGINIA
4. True Self-Pay
5. UNITED HEALTHCARE



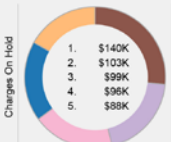
Your 2nd largest friction reason was Inbound Phone Call. 3% of your total payments for this time period occurred after Inbound Phone Call friction. The top five actions taken after inbound phone calls were:

1. Refiled with Correction
2. Sent to Workfile
3. Guarantor Payment
4. Inquiry Call with Positive Balance
5. Inquiry Call with \$0 Balance



Your 3rd largest friction reason was Charges On Hold. 3% of your total payments for this time period occurred after Charges On Hold friction. The top five reasons for Charges On Hold were:

1. Needs Primary Procedure
2. No Billing/Provider/Payer/Number for claim
3. No POS/Code for claim
4. READING LOCATION CROSS REFERENCE NOT ESTABLISHED
5. Missing/Invalid FormType



FRICION DASHBOARD

Verizon 4:21 PM 22% patient.ezmedinfo.com/dme1

Conemaugh Health System

Pay Bill

Period of Service: 01/03/16 - 01/16/16

01/03/16	Emergency Dept Visit	\$1,000.00
	Covered by Insurance	\$0.00
	Your responsibility	\$1,000.00
01/16/16	XRAY Imaging	\$2,000.00
	Covered by Insurance	\$1,000.00
	Your responsibility	\$1,000.00
	Total Due	\$300.00

Amount Due or before 03/01/16

Amount (\$200.00 minimum)

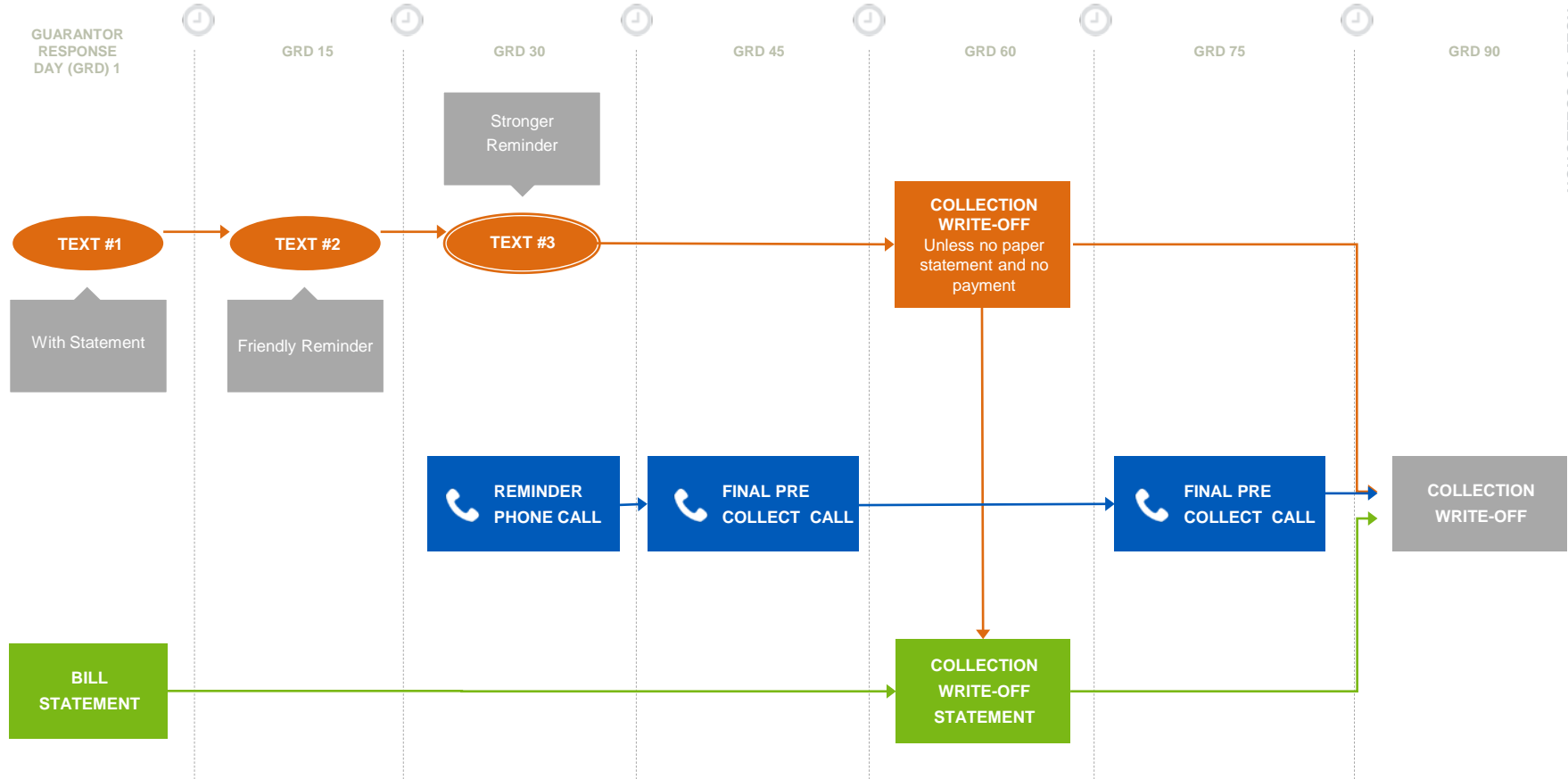
\$300.00

TEXT MESSAGING

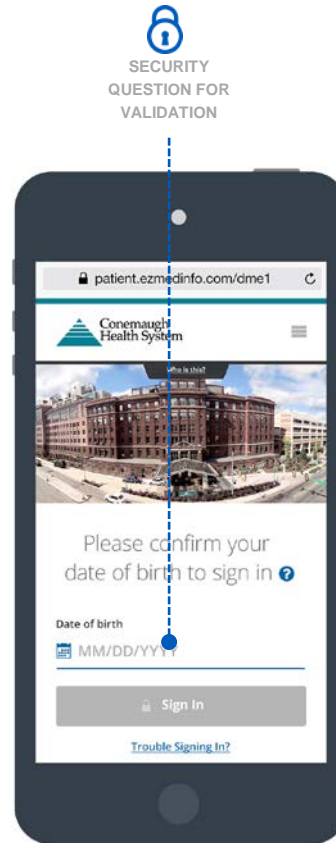
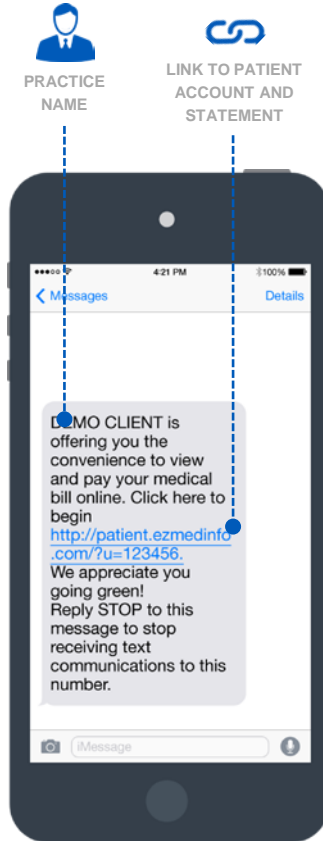
TEXTING CAMPAIGN

ROLL TO GUARANTOR

ROLL TO COLLECTION



TEXTING CAMPAIGN



QUESTIONS?

THANK YOU!