

46 We were able to successfully accomplish what we set out to do. We significantly accelerated cash collections and improved the patient financial experience."

- John Mallia, Interim CFO, Arnot Health

PayJourney

The industry's first end-to-end concierge service designed to improve the patient and provider financial experience—all while maximizing collection results

PayJourney was purpose-built to provide end-to-end financial navigation to patients through consistent digital and call center engagement. It educates patients on their insurance benefits, how the process works, and expected versus actual costs while offering the most affordable payment options.

The core pillars of PayJourney include:

Increase in point of service and patient collections

Maximize patient financing enrollment and adoption

Improve patient and provider financial experience



Digital Engagement

- **Uniform**, end-to-end (text/email)
- Embedded patient financing
- Pre-service estimates
- Post-service estimate updates
- Post-service smart statements
- Integrated portal



Call Center

- Financial navigator provide end-to-end concierge support
- Inbound/outbound call management
- Integrated digital
 and financial tactics
- Rigorous performance metrics and surveys
- Extension of busines office processes
- 100+ years of call center/training/ expertise



Patient Financing

- 100% qualification over \$250
- 0 fees and 0% interest
- Non-recourse, up to 5-year pay plans
- Balance **fully** funded in 48 hours (up to \$15K)
- No credit qualifications nor score impact
- No pre-qualification process needed



Bad Debt Monitor

- Advanced analytics identify positive financial life change
- Medicare cost reporting complian
- 4-6% liquidation rate
 on uncollected Bad

 Poht
- 4-year lookback on uncollected dollars
- Go-forward placement monitoring
- No change to workflows



- RCM Success Director provides **onsite** elbow
- Identifies and removes barriers to change
- Presents SOPs,
 scripting, and best
- Assists in FTE reallocation (if necessary)
- Leads value measurement/KPIs
- Main **POC** through go-live

PATIENT ACCESS

POST-SERVICE



Digital/Paper

New visit estimate, prior balance, and financing options

Financial Navigators

Pre-service courtesy calls align financial expectations:

- Augments pre-registration staff
- Aligns patient to financial expectations across their Payment Journey
- Educates patient on their benefits and new visit estimate
- Discusses payment options/ patient financing
- Collects payments and card on file

Outcomes

- Increases pre-service cash collections by 50%+
- Enhances patient experience and financial alignment
- Streamlines financial clearance processes



Point of Service

Provider Staff

Distribute PayJourney brochures to patients explaining their Journey and payment options

• Staff can enroll patients into financed plans

Outcomes

- Boosts patient financing enrollments for walk-ins, the emergency department, and in-patient
- Improves point of service collections by 100% via financing and scripting
- Reduces stress associated with point of service collections

Optional Estimation Tool

- 95%+ accuracy
- Advanced analytics between estimates and actuals
- Notifies patients of updated estimates



Digital

Provides updated patient estimate and claim status at the time of billing

Financial Navigators

Courtesy calls provide concierge experience:

- Informs patients of updated estimate and claim status
- Assists patients with financing enrollment
- Provides projected statement billing timeline

Outcomes

- Raises patient estimate accuracy to over 95%
- Boosts pay plan and patient financing adoption for high balances
- Reduces patient balance surprises and payment barriers



Digital/Paper

Provides seamless patient billing experience, embedding patient finance plans and portal access

Financial Navigators

Inbound/outbound calls:

- Resolves outstanding questions pertaining to bill
- Collects payment and enroll in payment plans/financing
- Provides charity screening and applications

Outcomes

- <2% abandonment rate and 30 second average speed to answer
- Increases collections of final balances by >25%
- Reduces administrative burden and paper costs

OPTIONAL NON-RECOURSE FINANCING

Frost-Arnett partners with PayZen to provide enhanced patient affordability while increasing recovery rates by 32% on average.

- Designed for patients who need extended payment options
- Increases collections on higher balance accounts
- No interest or fees and 100% enrollment regardless of creditworthiness
- Frees up time and capital by eliminating the need for in-house plans
- Embedded in PayJourney patient portal: fully embedded experience via Epic MyChart or APIs

100%

of PayZen clients would integrate with PayZen again

Rated A+
on "Likely to Recommend"

nd"

100%

of PayZen clients surveyed said PayZen keeps all promises

Rated A+ on "Executive Involvement"

100%

of PayZen clients surveyed said PayZen is part of their long-term plans

Rated A+

on "Delivery of New Technology"



IMPLEMENTATION

All PayJourney features can be a-la-carte and phased in as desired.



- Go-Live in as little as 2-6 weeks
- · Minimal IT implementation resources required
- · Tailored to your specific business needs
- PayJourney Change Management reduces client level-of-effort

CHANGE MANAGEMENT

Beyond implementation, our change management service is a separate offering that improves outcomes and optimizes relevant workflows by increasing oversight bandwidth.

DEDICATED RCM SUCCESS DIRECTOR



- Tenured experience leading RCM transformation projects
- Leads assessment, provides recommendations, spearheads implementation and readiness

OPTIMIZE WORKFLOWS



- Financial clearance, estimation, and point of service collections
- Best practice scripting, standard operating procedures, and policy recommendations

VALUE MEASUREMENT



- Establishes objectives and key results
- Identifies KPIs to measure value
- · Executes executive prerogatives
- Post-Go live KPI monitoring and presentation

OPERATIONALIZE



 Provides onsite support and assists leadership in creating new best practice workflows, job descriptions, standard operating procedures

Our areas of expertise include the following:

- Early-Out
- Bad Debt
- Insurance Follow-Up
- Customer Service
- Pre-Service
- Registration & Estimates
- Prior Authorizations
- Insurance Discovery
- Consulting











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