



Healthcare Business Insights™

2022 Fall member retreat

Advancing patient billing:

Progressing to consumer-driven balance resolution

Julia Egebrecht

Director, Revenue Cycle

Beloit Health System





🌐 When poll is active, respond at **Pollev.com/jericahopkins145**

📱 Text **JERICA HOPKINS145** to **22333** once to join

When do you first send patient financial experience (non-HCAHPS) surveys to patients?

- After the first bill
- After a full billing cycle (2-4 statements, before agency placement)
- After first payment
- After final payment
- Three months after discharge
- Six months after discharge
- Other
- Unsure

Learning Objectives

Advancing patient billing: Progressing to consumer-driven balance resolution

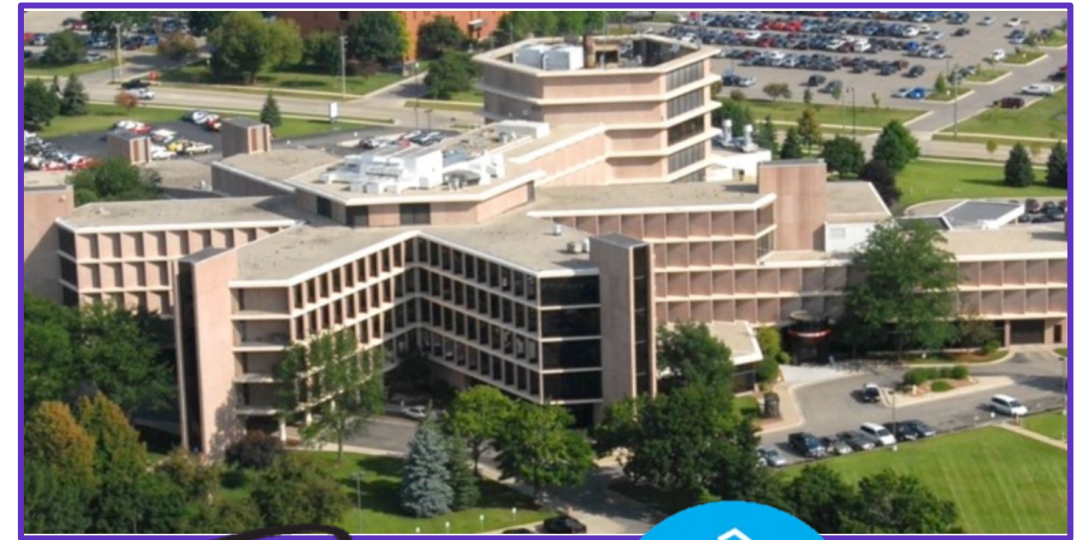
- Follow one organization's journey from a paper-based billing model to a patient experience platform that makes guarantor account resolution available through mobile devices, anywhere and any time
- Obtain a firsthand look at a pilot program for billing missed copays the day after a visit in addition to a program that allows patients to set or update household payment plans—both contributing to reduced A/R and cost-to-collect
- Discover how a patient financial experience survey can be delivered in real-time to improve back-end processes while also prompting more impactful patient outreach and service recovery

About Beloit Health System:

Located in southwestern WI right on the border of Illinois

Beloit Memorial Hospital:

- Acute Care
- Level II Trauma
- Houses specialty services for Dialysis, Counseling Care, Infectious Diseases, Family Care Center and Packard Heart Center
- **Family Practice Clinics** – 4 Locations (WI), 1 Location (IL)
- **Sports Medicine & Occupational Health Center**
- **Beloit Regional Hospice & At Home Healthcare**
- **BHS-UW Cancer Center**
- **NorthPointe Health & Wellness**
 - Immediate Care (Urgent Care)
 - Ambulatory Surgery Center
 - Clinics (9)
 - Diagnostic Imaging Services
 - Diagnostic Laboratory Services
 - Houses specialty services for Counseling Care and Physical Medicine
 - **New** Birthing Center – Scheduled to open Fall, 2023



Introducing your speaker:



Julia Egebrecht

Director, Revenue Cycle

Beloit Health System

Role encompasses:

- Central Scheduling
- Patient Access
- Financial Counseling
- Patient Accounts
- Revenue Integrity

Background





2020 Patient billing

Thanks for Choosing
Beloit Health System.

Here's your Bill!


- Only **paper** statements were being sent
- Content was **ambiguous**
- Online payment options were **limited**
- **New balances** and those on **payment plans** were on the statement
- Could be **multiple pages** depending on how many encounters had been placed on a particular payment plan
- Payment plans needed to be **set up by Financial Counselors**

“I just want to pay my bill!”


417 BRIDGE ST. #AP101001#002
DANVILLE, VA 24541-1403

STATEMENT
For help with billing questions, please call:
(877)-883-8396
Office Hours:
Monday - Friday 8:00AM-5:00PM

Addressee
DONALD DUCK
3232 TEACUP RIDE TER
BELOIT WI 53511-8410

**Fast & Easy
QUICK PAY**
Make a one-time payment

Pay Online: <https://myhealth.paymyhealthbill.com>
Access Code: 8006853809

Statement Number	Due Date	Amount Due	Amount Paid
123456789	Upon Receipt	\$326.47	\$

Please make checks payable and remit to:
BELOIT HEALTH SYSTEM
1969 W HART RD
BELOIT WI 53511-2230

Page 1 of 3

Pay Online: <https://myhealth.paymyhealthbill.com>

Total Balance:\$690.92
Payment Plan Amount Due:\$25.00
Balance Due Without Payment Plan:\$301.47

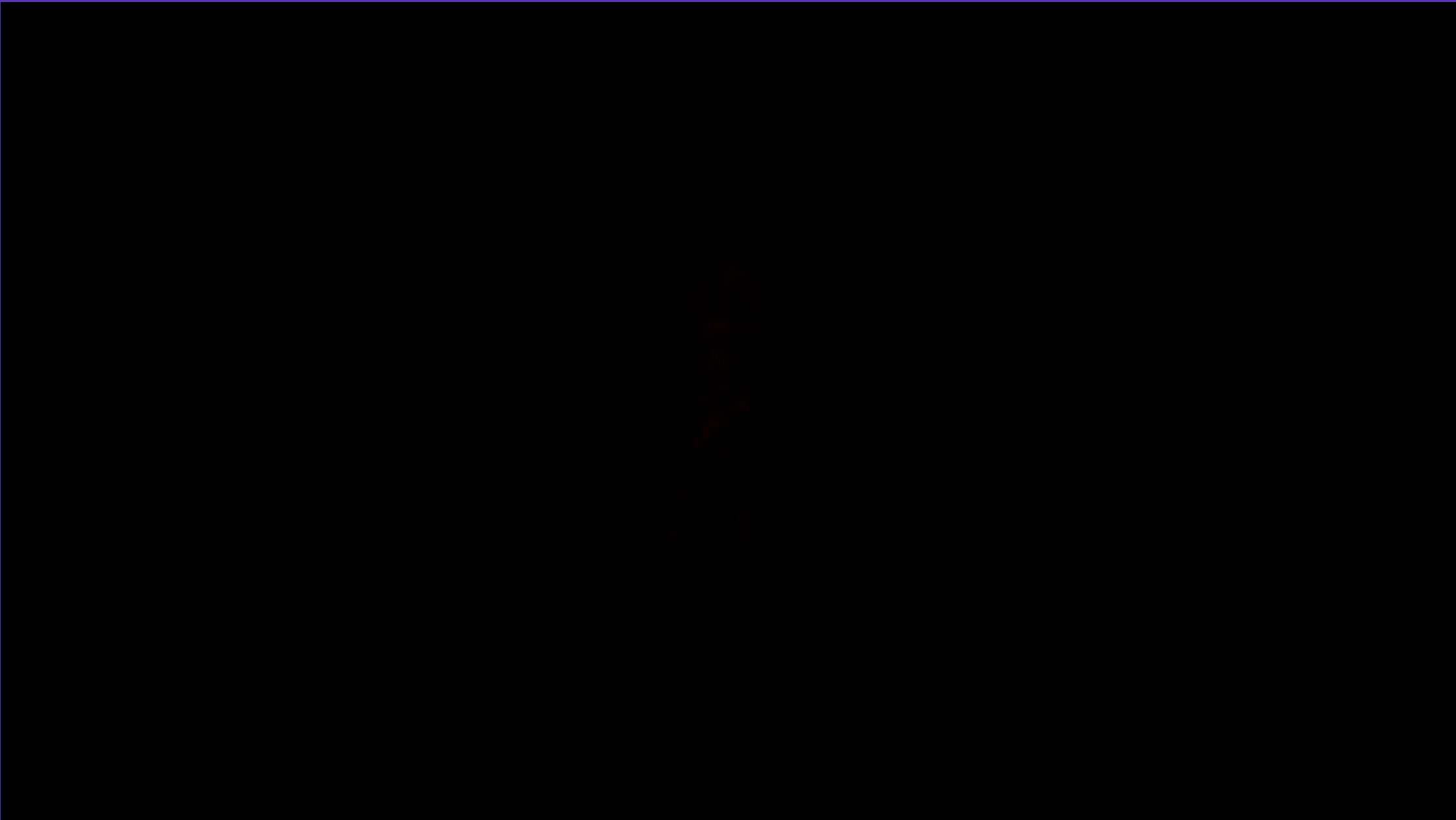
AMOUNT DUE: \$326.47

2020 Patient billing

Behind the scenes:

- Patients had to **come in** to meet Financial Counselors to go over their account
- Financial Counseling spent approximately **2 hours** a day assigning statements to “guarantors” to replicate family billing schema
- Payment plans were constructed **manually** and payments had to be transferred across accounts after original posting
- Relied on patients calling during **working hours** to add new balances to payment plans





Reality check #1

We were relying on patients to pay their bills from paper statements.



So, we expanded our billing platform to include text and email notifications when patient balance is assigned.



Reality check #2

Statements were ambiguous and confusing for patients.



**So, we cleaned up the statement
to make it less confusing.**



Reality check #3

Financial Counselors were doing manual work that could be more efficient through technology.



We knew we needed to implement a platform where patients:

- ✓ Can see **ALL** of their accounts
- ✓ Set up a payment plan
- ✓ Add other family member bills to that payment plan
- ✓ Schedule installment payments from a credit card, checking or savings account
- ✓ Make a payment on any balance

Finding a solution that does it **all**

Statements

- **Clearer content**
- **Paper** (only when requested by consumer)
- **Electronic** (embedded links in email and text)



Online Payment Options

- **Immediate payments from checking, savings or debit/credit cards**
- **24/7 access to pay any open balances**

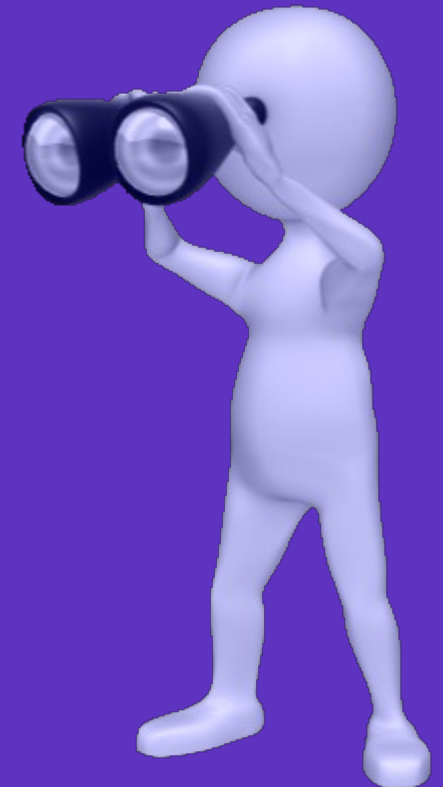
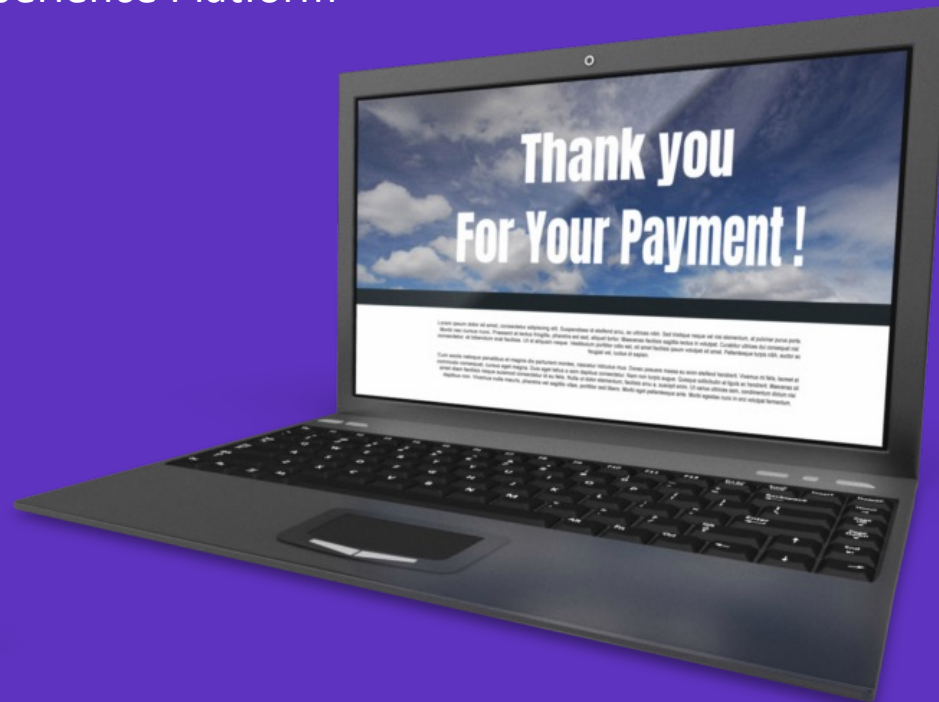
Payment Plans

- **Self enrollment**
- **Open balance add-ons to payment plan**
- **Family billing** (Combining patient balances across family members)

Transitioning focus from statements to balance notifications

~~Statements~~ Balance Notifications


- Use mobile technology to notify patients that they have a balance
- Doesn't require a lot of information (Just the facts.)
- Drives patient directly to Patient Experience Platform



Refining statement content


We changed statement content to reflect only the pertinent information and guide consumers to pay online

- Eliminated the ambiguity of when the amount was due
- Introduced consumer to a payment plan option with the monthly amount vs total due amount
- Listed detailed information on encounter



Fast & Easy QUICK PAY


Make a one-time payment

 **Pay Online:** <https://myhealth.paymyhealthbill.com>
Access Code: 8006853809

Statement Number	Due Date	Amount Due	Amount Paid
123456789	Upon Receipt	\$326.47	\$


Amount Due Now

\$ 326.47



Payment Plan
\$108.82*
x 3 months

OR



Pay In Full
\$326.47
Due Upon Receipt

Online: beloithealthsystem.org/billpay
*Includes service fee of \$3.95

Refining statement content

We changed statement content to reflect only the pertinent information and guide consumers to pay online

- Eliminated the ambiguity of when the amount was due
- Introduced consumer to a payment plan option with the monthly amount vs total due amount
- Listed detailed information on encounter

Visits not on a Pay Plan				
Description	Charges for Service	Insurance Payment/ Adjustment	Patient Payment/ Adjustment	Patient Responsibility
Visit: 123456789 DOS: 12/07/2019				
Patient: Donald Duck Service: Gastroenterology Physician Name: Wang MD, TsuHon	\$3,505.00	-\$3,178.53	\$0.00	\$326.47
Total	\$3,505.00	-\$3,178.53	\$0.00	\$326.47

Becoming Financial Counselors

Financial Counselors were freed up to do their REAL job!

- Consumer sets up their own payment plans
- Consumer assigns new balances to their payment plans
- Consumer adds new balances for other family members



Immediate benefits:

Decreased time-to-pay:

In 2021, the average for a patient to pay decreased from **49 to 31 days**

Consumer satisfaction:

Patients reported **approval** in being able to pay their balances when and how they wanted

Cost of hardcopy statements:

- Approximately **15,000** statements per month at **\$0.55** for the first page and **\$0.16** each additional page

Defaulting to electronic balance notification:

- Reduced the number of statements being sent out by **57%** in the first month
- An additional **19%** was realized over the next **THREE** months



Quick and Easy



quick and simple



Helpful periodic reminders were not overbearing. Payment through the portal provided by the message was quick and easy.



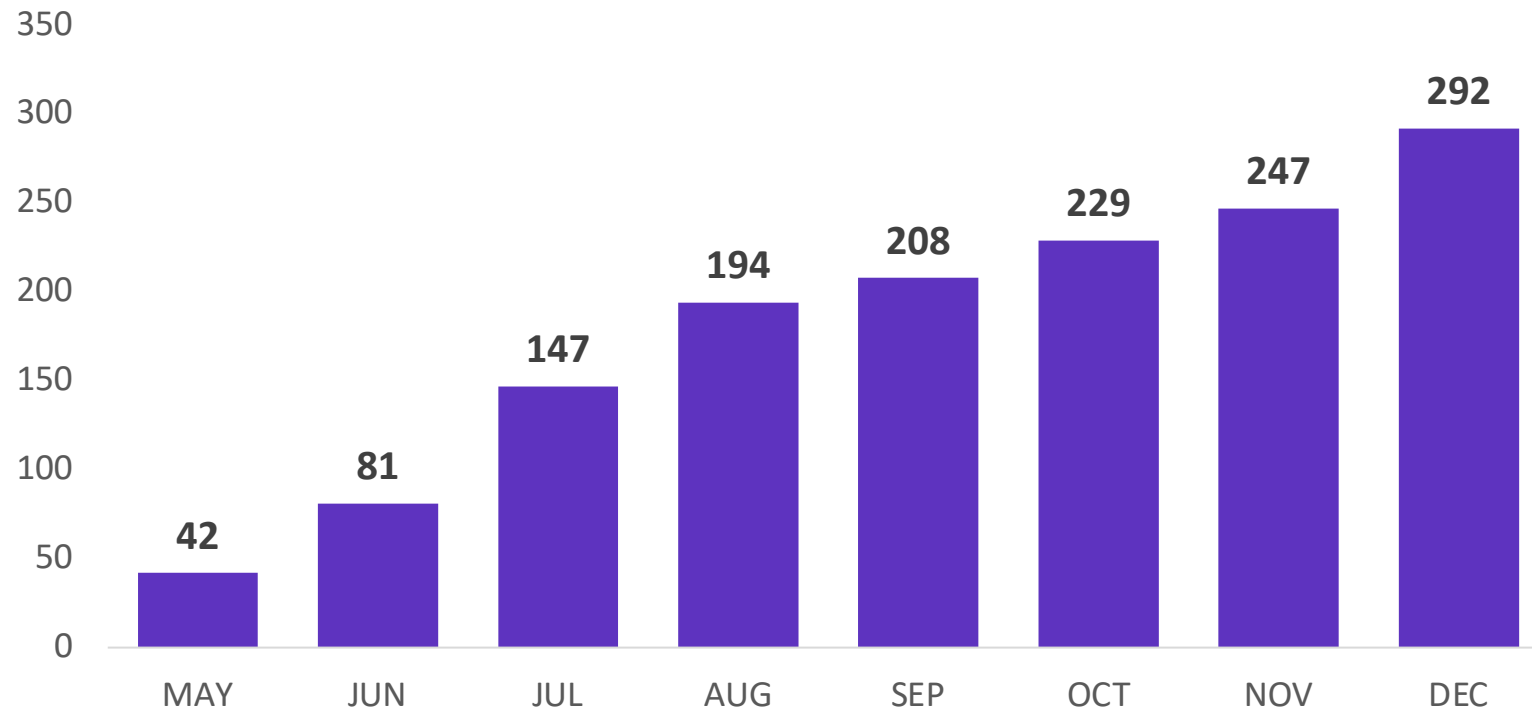
This is way easier and I like the option to make payments if needed. The reminders help, too.



It was easy.

First-year results

Steering away from ~~paper~~ statements

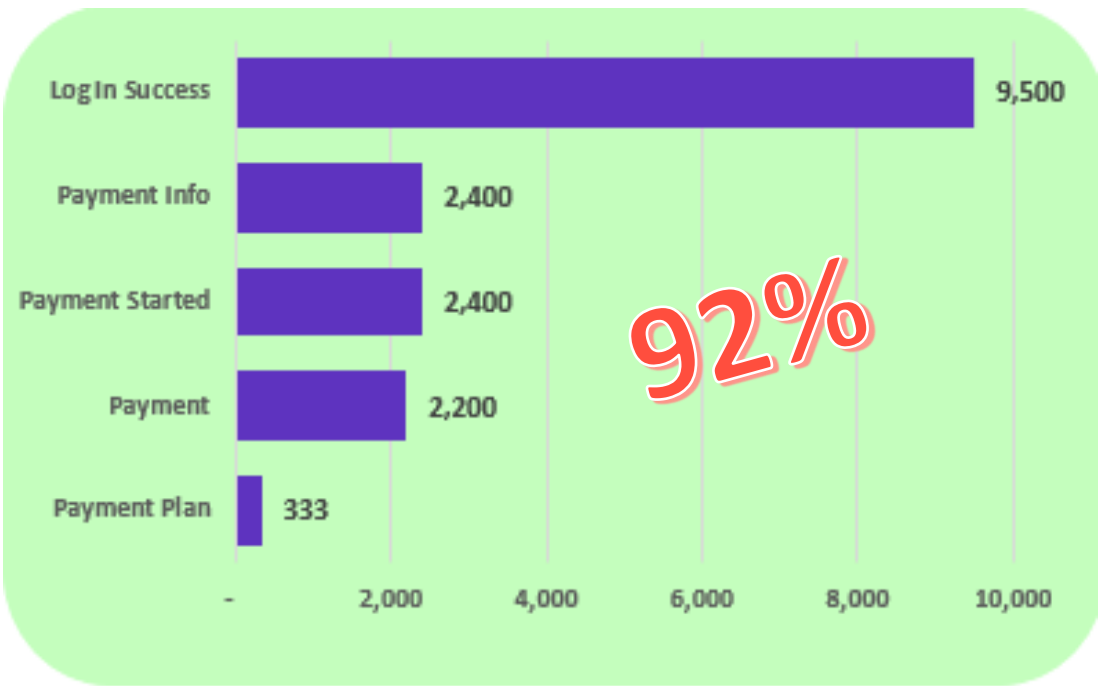


Consumers actively elected to receive statements through email and text notifications.

First-year results

Engagement

Email conversion



Of the **9,491** consumers that received an email and used the embedded link, **8,731** made a payment on their open balance.

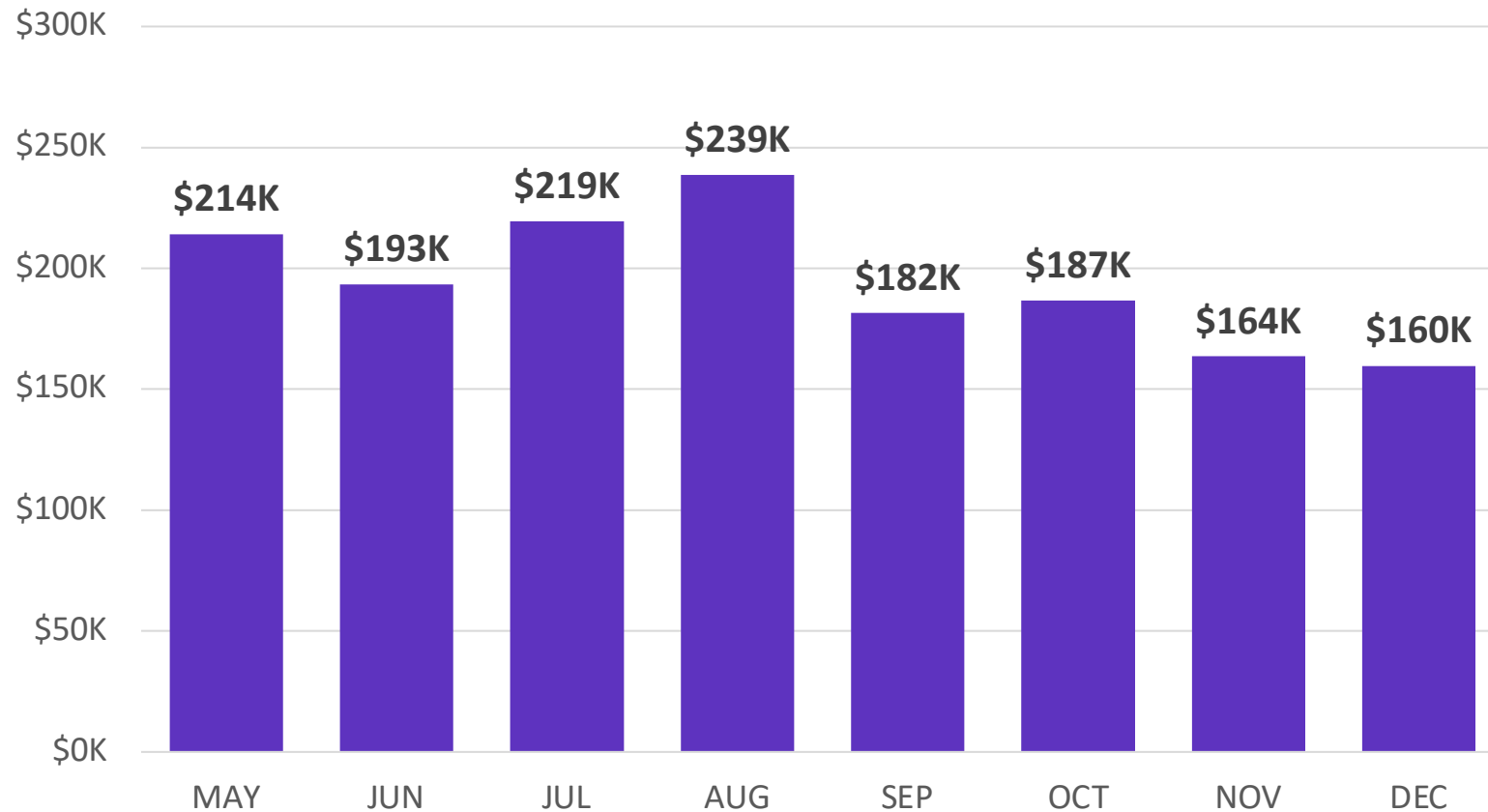
SMS (text) conversion



Of the **7,697** consumers that received a text about open balance being due, **6,773** made a payment on their open balance.

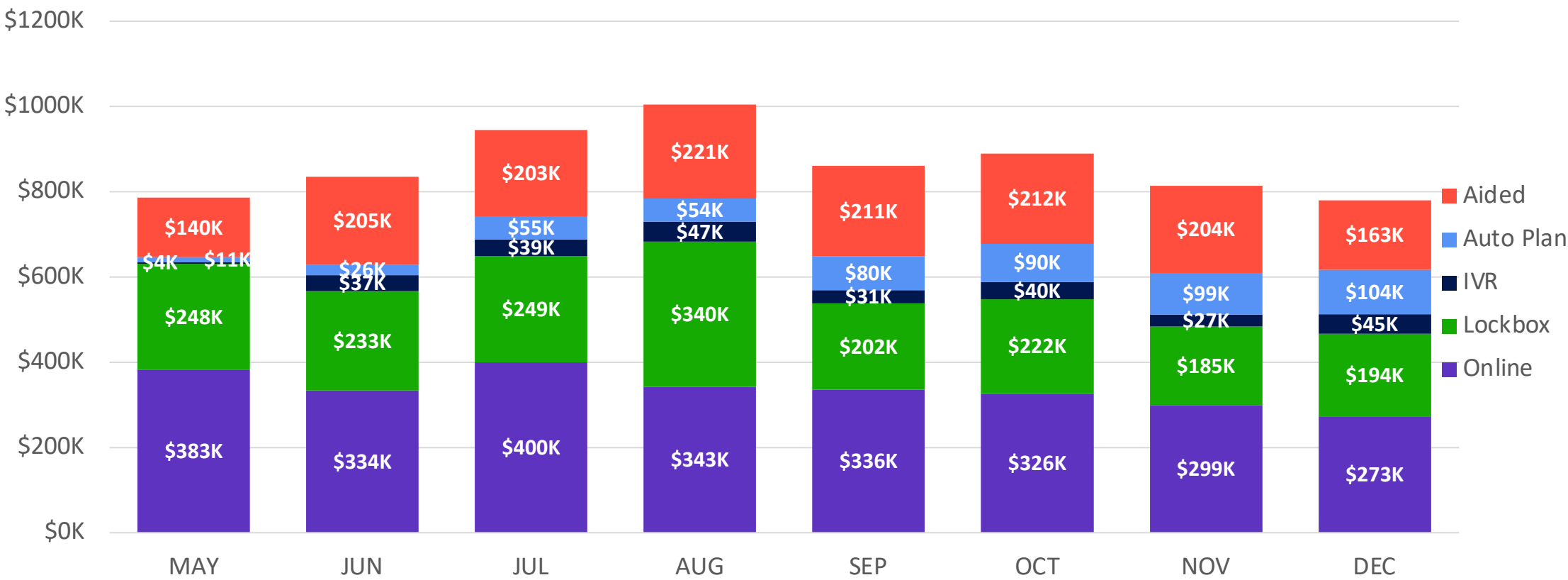
2021 projection

Paper statement-only billing



2021 actual

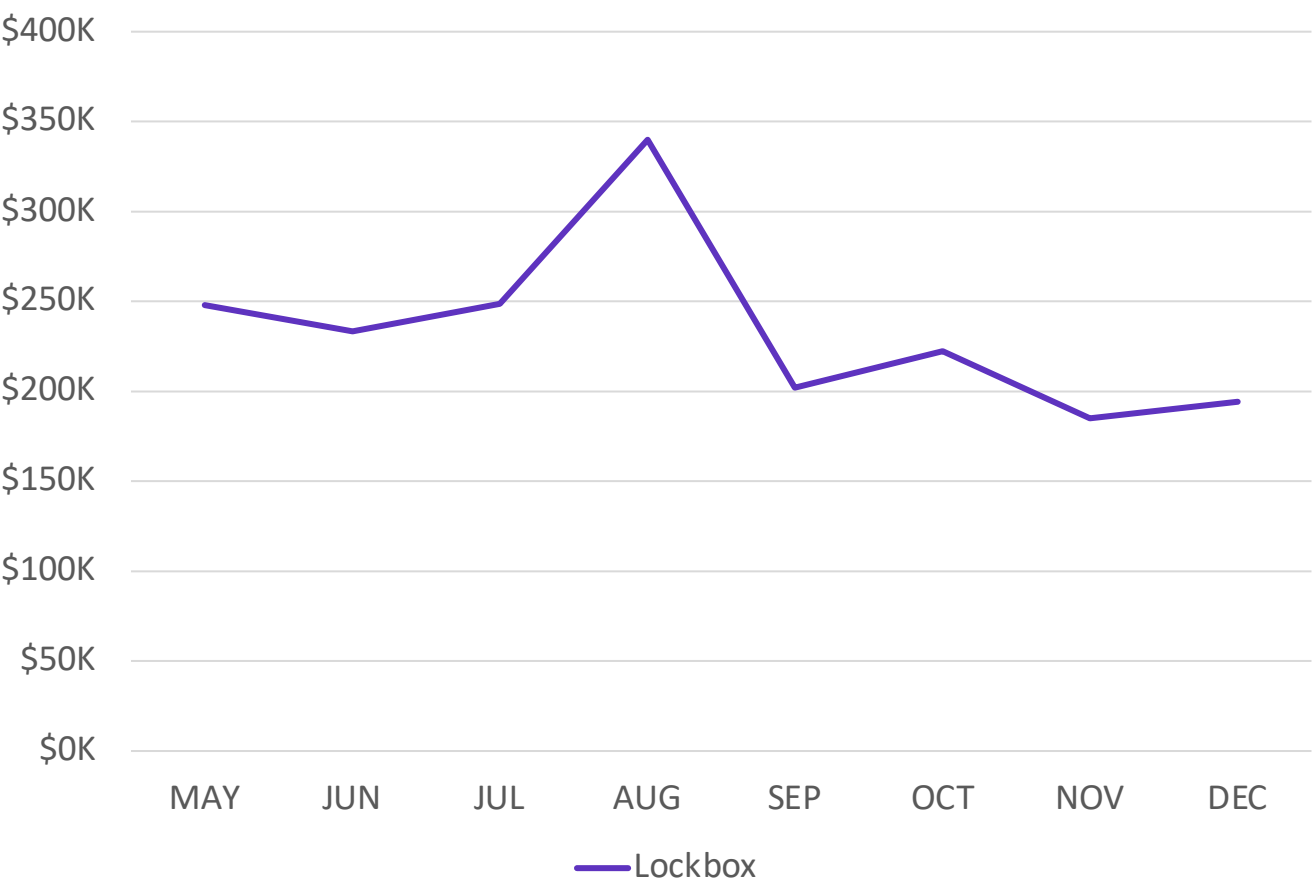
When notifications and payment options were expanded



Consumers actively elected to receive statements through email and text notifications.

2021 actual

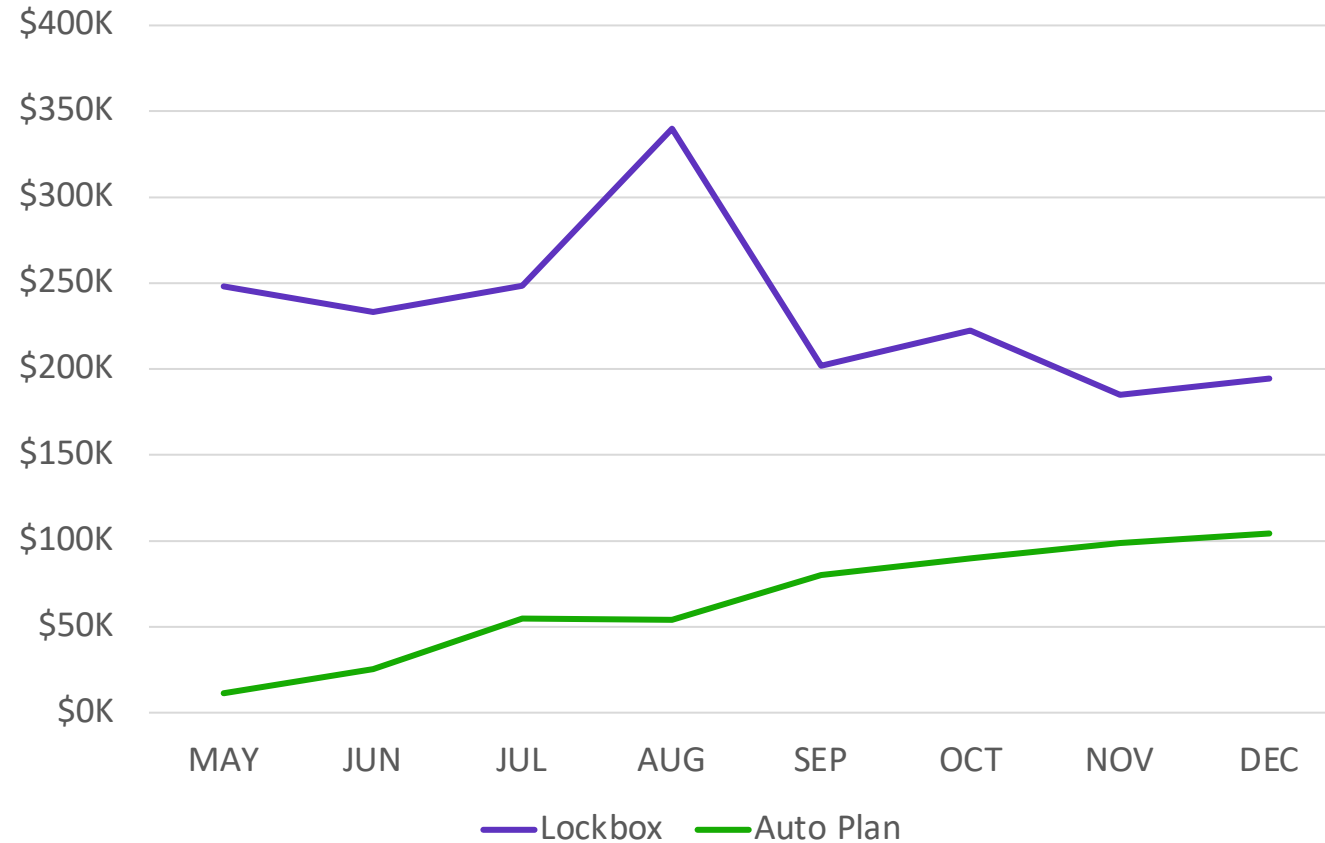
Of particular interest



Payments from **hardcopy statements** being sent into lockbox also **declined**

2021 actual

Utilization observation

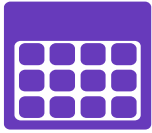


Payments from **hardcopy statements** being sent into lockbox also **declined**

While the number of **payment plans** being made **increased**.

Innovation – Copay billing

Current state of copay collections



<8%

Prior to service



22%

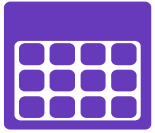
At time-of-service



41%

After claim process

Current state of copay collections



<8%

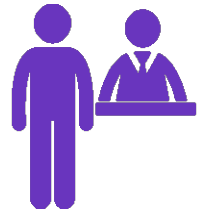
Prior to service



41%

After claim process

Copay collections at patient check-in



Reception/ check-in

Staffing shortages resulted in lines at the counter to check in

Led to less time spent with patient to collect copay

Patients no longer had ability to pay their copay

Behavior towards staff when asking for copay changed

Collection scripting changed

Fundamentals of copay collections

Scripting prepares personnel with efficient answers to voiced concerns



Answering phones



Reception check-in

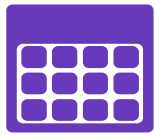


Meetings training



Universal greeting

Current state of copay collections



<8%

Prior to service



22%

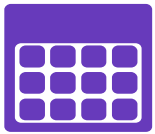
At time-of-service



41%

After claim process

Current state of copay collections



<8%

Prior to service



22%

At time-of-service



11%

Copay billing



41%

After claim process



Thank you

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