2023 Fall member retreat speaker

About me:

Peter Troia

Director of Revenue Cycle Collections

Peter serves as the Director of Collections for Advocate Health's Midwest Region.

For more than 20 years, Peter has held various leadership roles encompassing a wide range of collection types and strategies, passionately focusing on healthcare collections for the past 10 years with Advocate Health.

He has earned bachelor's degrees in both business and psychology from the University of Wisconsin-Whitewater.

He holds memberships with Healthcare Financial Management Association, Great Lakes Credit and Collection Association, Specialty Revenue Advisory Group, Experian's Health Collections Product Steering Group, as well as holds various designations degrees with ACA International.

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About me:

Neil Wlodyka

Assistant Vice President, Patient Financial Services

Neil is Assistant Vice President for Patient Financial Services for Atrium Health in Charlotte, North Carolina for acute care facilities, urgent care and physician practices in North Carolina, South Carolina and Georgia. In his current role, Neil is responsible for effective and efficient management of the operational processes with bankruptcy, estate and legal accounts, hospital and patient correspondence, customer service call center, the Corporate Privacy Officer and patient experience/complaint relations.

Neil has been with Atrium Health for 28 years with a total of over 33 years of healthcare experience in revenue cycle operations.

Neil has a Bachelor of Science degree in Business Administration from Appalachian State University with a concentration in healthcare management.

Neil and his wife, Amy of almost 29 years, are the parents of four children: Jack, Sam, Mary, and Ryan.

Advocate Aurora Health vs. Atrium Health

Now Advocate Health

Advocate Aurora Health and Atrium Health came together as one organization in December 2022.

As you can imagine, we have not integrated our business offices or aligned our processes at this point. Discussions have started with the aligning of the processes between the two markets and we have a long way to go.

Today, we are presenting the best practices from Advocate Aurora Health and Atrium Health as it relates to digital billing.

ADVOCATE HEALTH

NEARLY 6M UNIQUE

NEARLY 150K TEAMMATES

MORE THAN 21K PHYSICIANS

NEARLY 42K NURSES

NEARLY $5B COMMUNITY

MORE THAN 1K SITES OF

67 HOSPITALS

$27B+ REVENUE

AdvocateAuroraHealth®

2.9M unique patients	**$2.4B** in community benefit
77K teammates	**500+** sites of care
10K physicians	**27** hospitals
22K nurses	**$14B+** in annual revenue

Atrium Health

2.9M unique patients	**$2.46B** in community benefit
73K teammates	**500+** sites of care
11K physicians	**40** hospitals
20K nurses	**$13B+** in annual revenue

Advocate Aurora Health vs. Atrium Health

Now Advocate Health

Learning objectives
The next foray in digital billing: Self-service payment plans and text-to-pay

- Illustrate a propensity-to-pay strategy that can be incorporated into payment plans via the patient portal

- Support the offerings of a loan servicing provider by integrating them into the healthcare system portal

- Validate a text-to-pay functionality for self-pay balance and statement notifications

Propensity-to-pay scoring for self-pay payment plans in the portal

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Propensity-to-pay scoring models

Experian's segmentation score

Propensity-to-pay scoring models are an approach widely used by organizations to identify customer populations with the greatest likelihood to pay.

Experian's Segmentation Score is a propensity-to-pay scoring model.

- It consists of three variables:
    - Behavioral scoring
    - Credit Bureau data
    - Zip code

1-5

Experian's segmentation score range

Number 1 represents the **highest** propensity-to-pay while 5 is the lowest.

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Repayment guidelines
Staff members and initial portal logic

- **Financial advocates**, the **Patient Billing Contact Center**, and **internal self-pay collections** all operate off the same repayment guidelines.

  - These repayment guidelines are based on balance.

- The portal's payment arrangements page historically has operated off repayment guidelines with larger monthly payment amounts than what our staff members were using as guidelines.

  - **Rationale:** the payment arrangement page could not have conversations pertaining to individuals' hardship/financial health and team members are not able to negotiate on the medical debt.
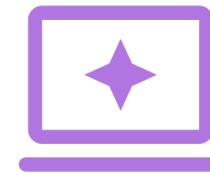
VS.

Payment plan arrangements page
Suggested and minimum amounts

- On the portal payment arrangement page there is a "Suggested" amount for repayment.

- If someone does not enter at least the "Suggested," it then prompts the user for the "Minimum" amount.

Suggested Payment Plan Arrangement:

Sign Up for a Payment Plan

Choose a monthly amount

How much do you want to pay per month towards your outstanding balance of **$548.21**?

$274.11

On which day of the month (1-31) would you like your payments to be made?

30

This monthly amount will require you to make **2** payments until you pay off your balance in **October 2022**.

If you would like to learn about other payment options, please call us at 800-326-2250. Or send a message to customer service.

Select payment method   Cancel

Minimum Payment Plan Arrangement:

Sign Up for a Payment Plan

Choose a monthly amount

How much do you want to pay per month towards your outstanding balance of **$548.21**?

$182.74

On which day of the month (1-31) would you like your payments to be made?

30

This monthly amount will require you to make **3** payments until you pay off your balance in **November 2022**.

The monthly payment you entered is not allowed for your account. It has been automatically adjusted to the minimum allowed amount of $182.74.

If you would like to learn about other payment options, please call us at 800-326-2250. Or send a message to customer service.

Select payment method   Cancel

New payment plan functionality

Experian segmentation score incorporated

Account Balance	Historical Portal Logic		Model with Segmentation Logic		
	Proposed # of Payments (Suggested Amount Field)	Max # of Payments (Min Amount Field)	Payment History score based around segmentation score (B=No segmentation Score Available)	Net **Increase** **No Change**	Proposed # of Payments (Suggested Amount Field)
50-600.99	2	3	Segmentation 1/2/B	N	2
50-600.99	2	3	Segmentation 3	N	2
50-600.99	2	3	Segmentation 4/5	N	2
601-1200.99	3	6	Segmentation 1/2/B	I	2
601-1200.99	3	6	Segmentation 3	N	3
601-1200.99	3	6	Segmentation 4/5	N	3
1201-2500.99	5	9	Segmentation 1/2/B	I	3
1201-2500.99	5	9	Segmentation 3	N	5
1201-2500.99	5	9	Segmentation 4/5	N	5
2501-5000.99	6	12	Segmentation 1/2/B	I	4
2501-5000.99	6	12	Segmentation 3	N	6
2501-5000.99	6	12	Segmentation 4/5	N	6
5001+	9	18	Segmentation 1/2/B	I	6
5001+	9	18	Segmentation 3	I	6
5001+	9	18	Segmentation 4/5	I	6

Portal payment plan performance
Dollars collected year-over-year

Midwest region performance
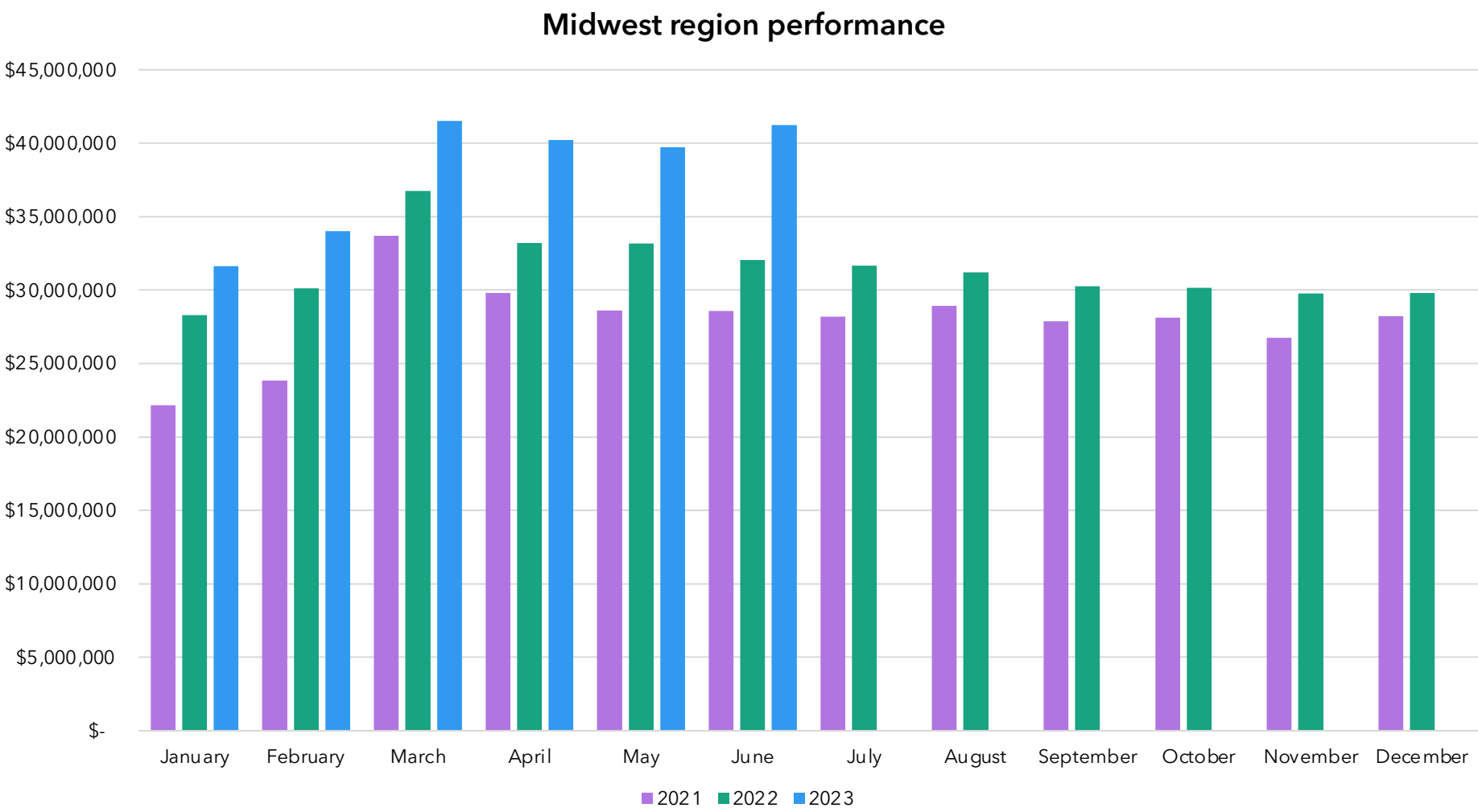
This graph is a representation of the payment plan dollars collected via the patient portal for 2021, 2022, and 2023.

2021   2022   2023

Portal analysis
Segmentation and category breakout

IL & WI	% of Volume	% of Balance
Segment 1	15%	10%
Segment 2	42%	41%
Segment 3	27%	31%
Segment 4	12%	13%
Segment 5	4%	4%
Grand Total	100%	100%

These graphs supply intel as to what Experian segmentation scores end up paying via the portal and in what category amounts.

IL & WI	More than Suggested	Suggested	Between Min and Suggested	Min	Less than Min	Total
Segment 1	4%	4%	5%	1%	0%	15%
Segment 2	10%	10%	18%	3%	1%	42%
Segment 3	6%	6%	12%	2%	1%	27%
Segment 4	3%	3%	5%	1%	0%	12%
Segment 5	1%	1%	2%	0%	0%	4%
Grand Total	24%	24%	42%	8%	2%	100%

Portal analysis

Self-pay level and category breakout

Self Pay Level	More than Suggested	Suggested	Between Min and Suggested	Min	Less than Min	Total
1	10%	10%	20%	3%	1%	45%
2	3%	3%	5%	1%	0%	12%
3	1%	1%	2%	0%	0%	5%
4	4%	4%	7%	1%	0%	17%
5	1%	0%	1%	0%	0%	2%
6	0%	0%	1%	0%	0%	2%
None	5%	5%	7%	1%	0%	18%
Grand Total	24%	24%	42%	8%	2%	100%

This graph supplies intel as to how and when the end user is paying.

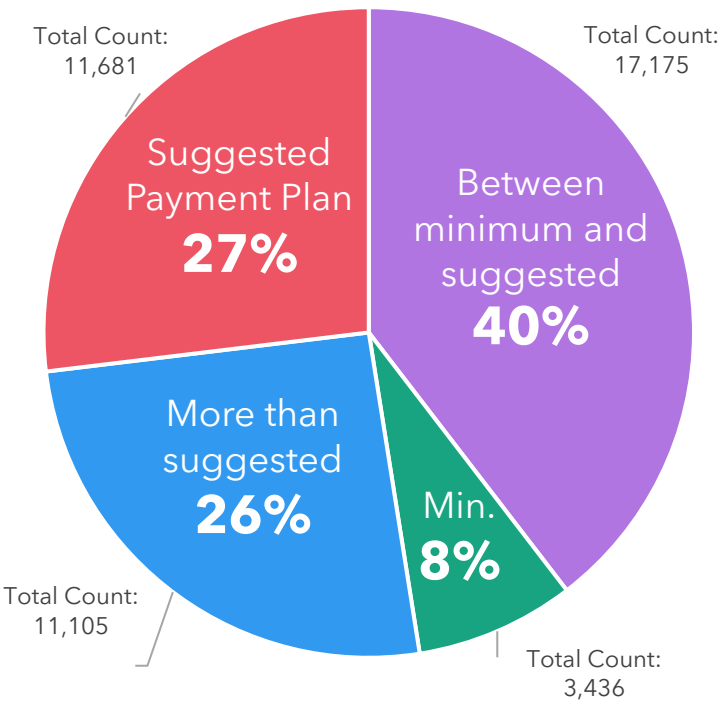# Portal payment plan selection
Year review with category breakout

Midwest region performance – 2021

Total Count: 11,020

Total Count: 19,213

Suggested Payment Plan
25%

Between minimum and suggested
44%

More than suggested
26%

Min.
6%

Total Count: 11,234

Total Count: 2,473

Midwest region performance - 2022

Total Count: 16,657

Total Count: 23,060

Suggested Payment Plan
26%

Between minimum and suggested
36%

More than suggested
25%

Min.
12%

Total Count: 16,045

Total Count: 7,933

Midwest region performance - 2023

Total Count: 11,681

Total Count: 17,175

Suggested Payment Plan
27%

Between minimum and suggested
40%

More than suggested
26%

Min.
8%

Total Count: 11,105

Total Count: 3,436

Next steps and other uses

Apply and execute

Next steps: Fine-tuning by adjusting logic per analysis (i.e., what segmentation scores to increase or decrease the "suggested" amounts further).

Other uses

Borrow the logic from this endeavor and apply it to our text campaigns any time we have self-pay balance notification changes.

Take the dialer performance of daily cash collection from internal self-pay collections and apply similar analysis to determine what segmentation scores are paying and how much.

Portal messages on the payment plan landing page.

Statement messages.

Holding recordings on phone lines.

Loan servicing via the portal

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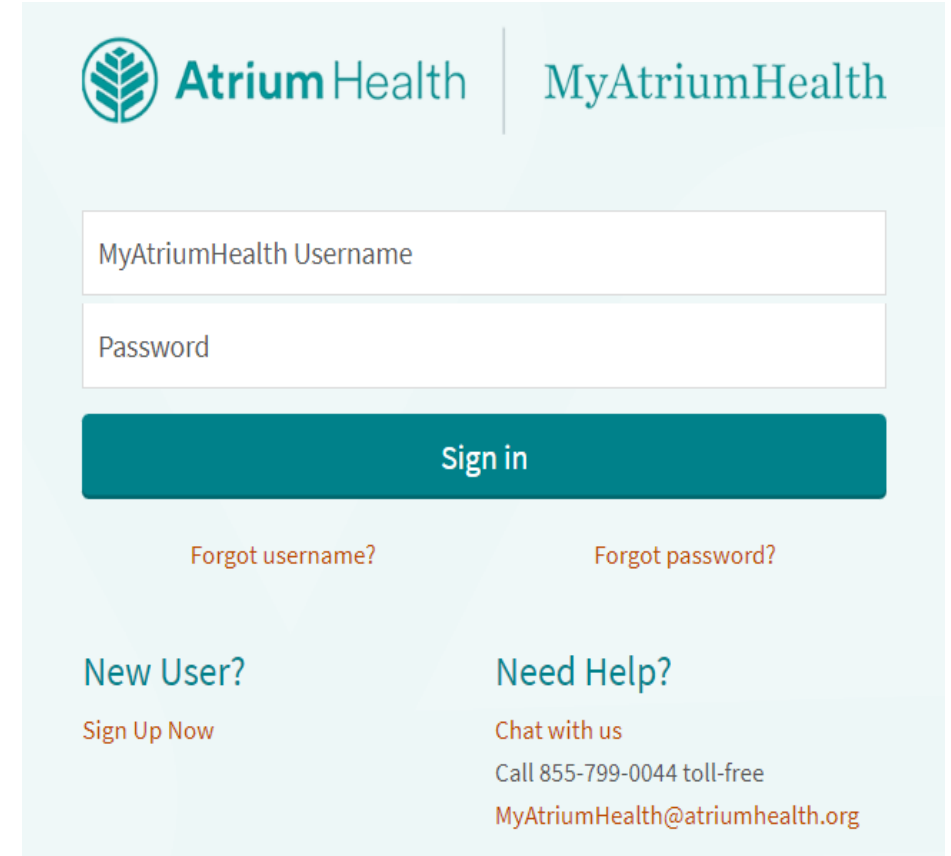
Automation: patient self-service – Prepare for consumer adaptation
MyChart In Basket

Emails received by month
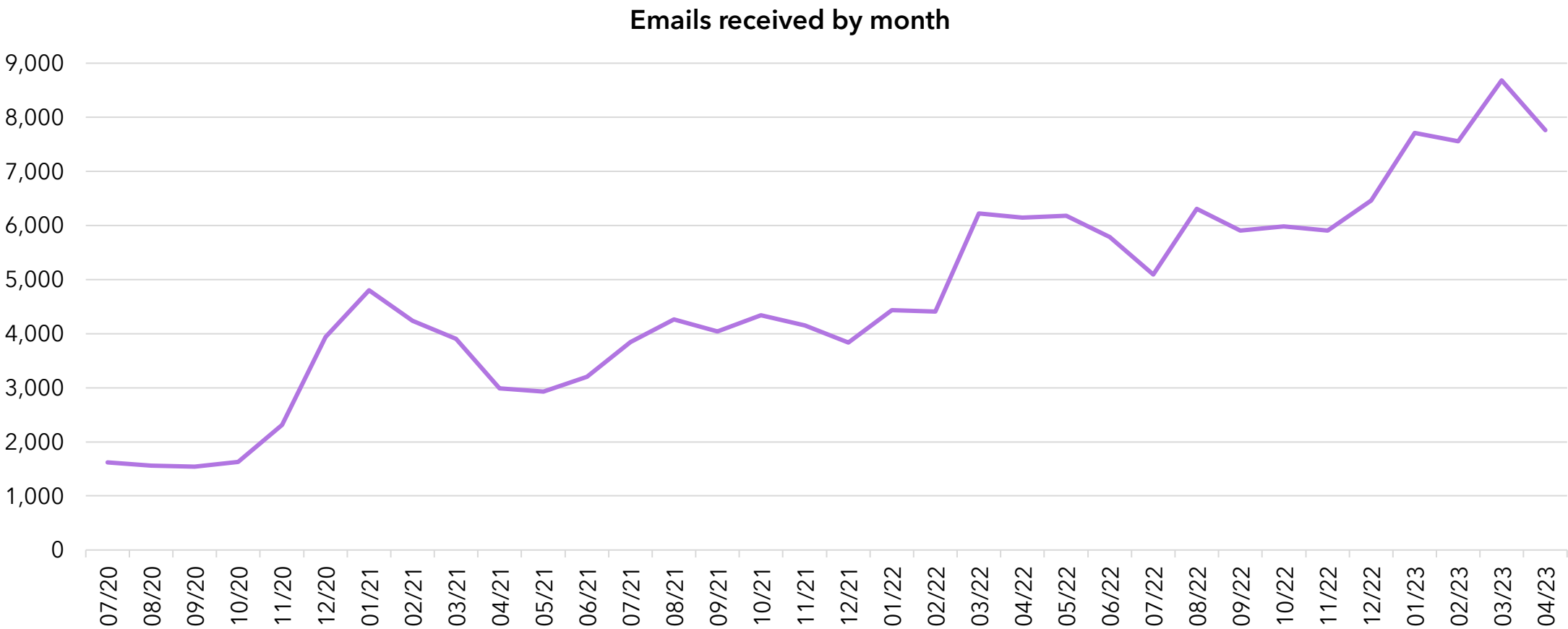
In 2021, Atrium Health introduced patient financing into the patient portal

- Payment plan partner and Atrium Health launched text activation pathway mid-June.

  - **Days-to-activate** continues to drop as more and more patients opt into utilizing self-servicing pathways to activate their payment plans.

- Gives patients the ability to self-enroll in patient financing.

- Allows patients to understand the low-interest and no-interest options available.

- Enables patients to pay with dignity, no matter their situation.

MyChart billing

Links in MyChart on the homepage:

- Learn more about current balances.

- Set up a payment plan.

- Apply for financial assistance.

- Permit a parent or friend to pay the balance.

MyChart billing

accessone.

Setup a Payment Plan

Customize Payment Options

GENERAL HOSPITAL is pleased to partner with AccessOne to provide monthly payment plans for all patients. Their customized payment plan options offer many benefits:

- This is a voluntary program and everyone is accepted
- No credit reporting or negative consequences
- No hidden fees
- Easy payment methods online (www.myaccessone.com), or by phone, check, or auto pay
- You can combine all family member balances on one statement

Payment amounts and payment options re-calculate based on the amount paid per month and if you add any additional medical charges to the account. See the AccessOne Charge Account Agreement that will be sent to you for full details. Terms and conditions apply.

1 Select Accounts

Review your balances below and choose the account(s) you would like to include. If you are an existing AccessOne account holder, your selected amount(s) will be added to your current balance.

	Account No.	Date of Service	Amount Due	Status
☑	56234978	12/15/2021	$241.98	Eligible
☑	575394115	10/28/2021	$191.40	Eligible
☑	575394103	10/26/2021	$372.68	Eligible

Next

---

2 Review Estimated Financing Options
Based on the account(s) you selected, here is an estimate of your AccessOne financing options.

Interest Free
$67.17/mo
12 months, 0% Interest

Total Plan Amount
$806.06

OR AS LOW AS

With Interest
$26.20/mo
36 months, Prime + 6% APR

Total with Interest
$943.60

No payment is due until you receive your first statement from AccessOne. Once we receive your balance from General Hosptial, we will send your statement. Please be aware that the account balance in your Billing Summary may take a few days to update once you have enrolled with AccessOne.

Next

---

3 Guarantor Demographics
Please confirm the information below.

*Required Field

First Name *	Last Name *
PENNY	SMITH

Date of Birth *	Phone *	Email *
08/16/1987	828-805-1696	pennysmith@myaccessone.com

Address 1 *	Address 2
123 Main Street	Address 2

City *	State *	Zip *
Hometown	North Carolina	28217

Terms & Conditions
Please click the link and review the disclosure, then indicate your agreement by checking the associated checkbox in order to proceed.

View the terms and conditions

☑ I agree to the terms and conditions

Create Payment Plan

MyChart billing

Impact of integrating patient financial with the patient portal:

- **Year one: 14,644** guarantors applied for a payment plan for the first time.

- Calls to customer service regarding payment plans decreased dramatically.

- Patient satisfaction is strong with zero complaints regarding our payment plan business partner.

Referral source report (Atrium Health - Charlotte Region)

The referral source report below highlights four key referral pathways for patients to engage with the loan service payment solutions. MyChart's patient self-servicing platform accounts for about **30%** of total referral inventory.

UBO • EPIC MYCHART • AccessOne • Hyperspace
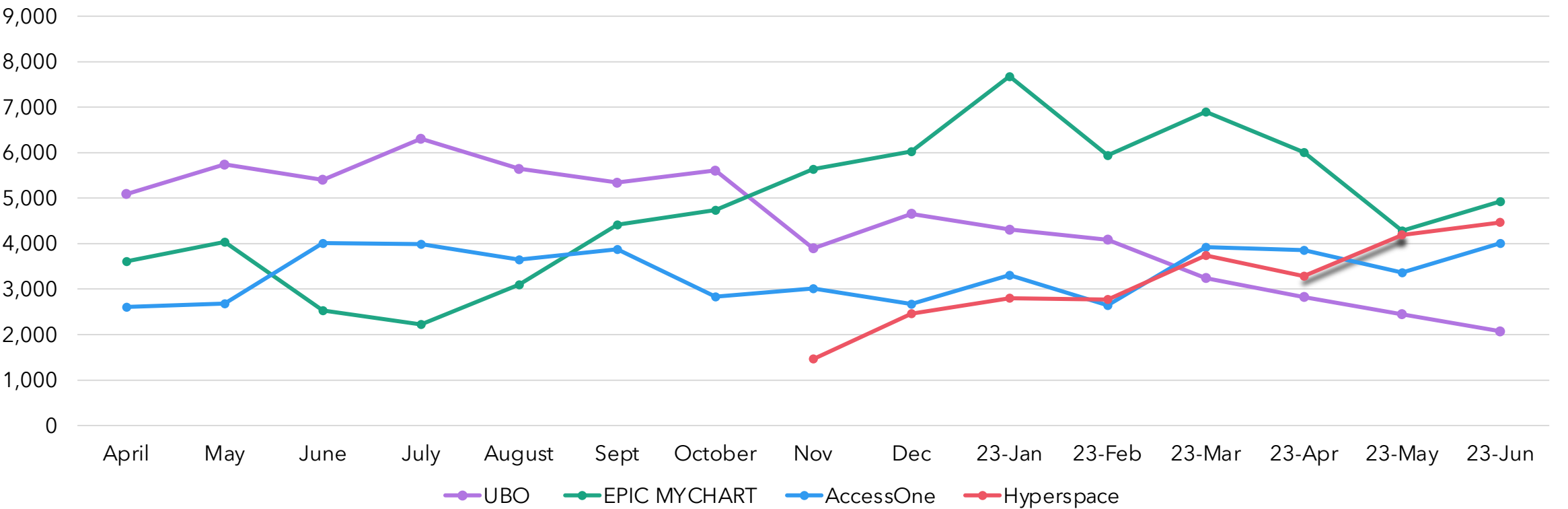
Activation rate by referral source

Patients that engage via MyChart enjoy the ease of use. As you can see, the adoption rate is consistently high in the **90th percentile** range.
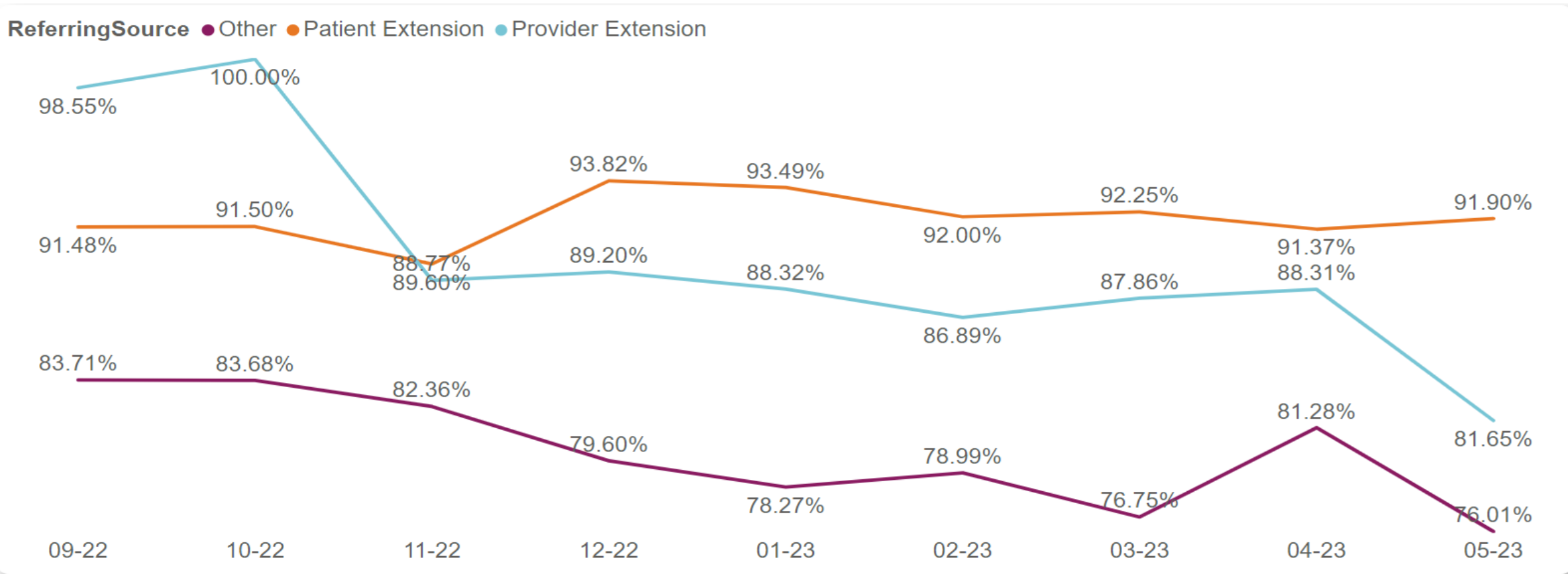

ReferringSource ● Other ● Patient Extension ● Provider Extension

- 98.55%
- 100.00%
- 91.48%
- 91.50%
- 88.77%
- 89.60%
- 93.82%
- 89.20%
- 93.49%
- 88.32%
- 92.00%
- 86.89%
- 92.25%
- 87.86%
- 91.37%
- 88.31%
- 91.90%
- 81.65%
- 83.71%
- 83.68%
- 82.36%
- 79.60%
- 78.27%
- 78.99%
- 76.75%
- 81.28%
- 76.01%

| 09-22 | 10-22 | 11-22 | 12-22 | 01-23 | 02-23 | 03-23 | 04-23 | 05-23 |

Atrium Health text communication report

*The payment plan partner and Atrium Health launched a text activation pathway **in mid-June**.*

Days-to-activate continues to drop as more and more patients opt into utilizing more self-servicing pathways to activate their payment plans.

Month	# of texts	Days-to-activate	% PAC activations	% IVR activations	% Web activations
June 2022	4,813	6	2%	24%	74%
June 2023	3,164	4	5%	8%	87%

Go-live

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89%
Activated via the web
(YTD 2023)

4
Average days-to-activate
(Last six months)

Text-to-pay functionality

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Text-to-pay

In 2022, Atrium Health initiated its text-to-pay functionality.

- Notifies patients by text when their bill is ready.

- Shares a link where patients may make their payment directly—without having to log in to the portal.

- Piloted in a multi-phased approach.

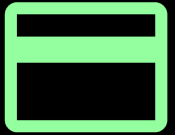- Fully operational within **three months.**

Text-to-pay

Atrium Health then initiated other notifications for:

- New statement
- New balance
- Balance updates
- Payment processed
- New guarantor detail bill
- New hospital account detail bill

Text-to-pay

RESULTS:

$15M
Collected in 2023

100K+
Statements saved from mailing

19%
Pay in full
after receiving a text

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Next steps:

- Continue to finetune the digital patient experience for payment plan options.

- Monitor referral source to reduce activation times.

- Complete comprehensive communication via text-to-pay functionality.

- Enhance the chat feature.

- Continue focus and push to increase collections in MyChart.

- Turn on paperless statements.

"Continuous improvement is better than delayed perfection."

- Mark Twain

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Thank you

Questions?

Peter Troia
Peter.Troia@aah.org

Neil Wlodyka
Neil.Wlodyka@atriumhealth.org