

OBJECTIVES

- **Align revenue strategies with patient experience and needs across pre-service, point-of-care, and post-service stages.**
- **Improve collections, reduce provider risk, lower bad debt and decrease administrative burden.**
- **Increase patient awareness, accountability, and engagement with proactive communication using your digital tools.**
- **Extend financial education and support beyond the organization.**
- **Apply scalable, real-world tactics to strengthen revenue cycle performance, improve the patient experience, and build financial sustainability.**



CARE FOR ONE ANOTHER

TRANSFORMING THE PATIENT JOURNEY:
HOW ALTRU INCREASED REVENUE BY CHANGING
PATIENT BEHAVIOR



ALTRU HEALTH SYSTEM

CARING FOR OUR REGION FOR MORE THAN 130 YEARS



TRANSFORMING RURAL HEALTH

RECOGNIZED FOR MATERNITY & CARDIOLOGY

ONE OF THE NATIONS' "MOST WIRED" FACILITIES

20 PRACTICE LOCATIONS



LEVEL II TRAUMA CENTER

257 – LICENSED BEDS

3,400+ - EMPLOYEES



4-STAR RATING - 2024

AMERICA'S 50 BEST HOSPITALS



OUR REQUIREMENTS

NO COST PROGRAM

PATIENT SATISFACTION

- **EASY & CONVENIENT**
- **FLEXIBLE PAYMENT TERMS**
- **MORE AFFORDABLE**
- **BETTER BILLING EXPERIENCE**
- **NO PATIENTS DENIED**

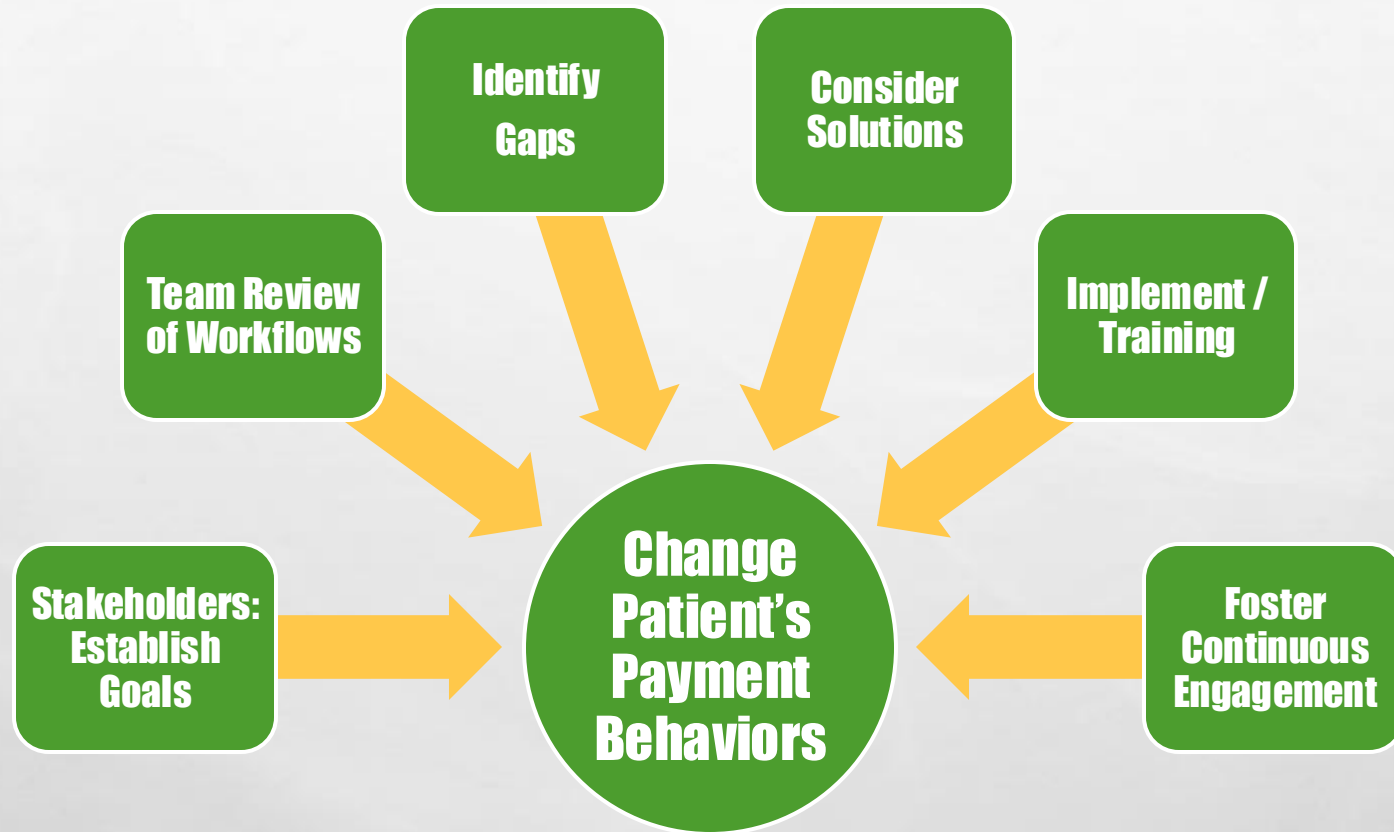
SIMPLIFY PAYMENTS

- **SIMPLE PAYMENT PLATFORM**
- **NO INTEREST CHARGED**
- **NO-COST MEMBERSHIP**
- **WORKS WITH BOTH
INSURANCE & SELF PAY**

HEALTHIER BOTTOM LINE

- **REMOVES COST TO COLLECT**
- **ABSOLUTELY NO RECOURSE**
- **SAME DAY INTEGRATION**
- **INCREASED REVENUE | NO RISK**
- **GUARANTEED PAYMENT IN 14
DAYS**

PATHWAY TO ACHIEVEMENT



INTERNAL STRATEGY

FRAMING THE CHALLENGE

CATALYST FOR CHANGE

- **FACTORS INFLUENCING PATIENT PAYMENT BEHAVIOR**
- **COMMON CHALLENGES FACED BY PROVIDERS**

DRIVE REVENUE GROWTH

- **STRATEGIES FOR INTEGRATING A SOLUTION**
- **LEVERAGING A SOLUTION TO INFLUENCE PATIENT PAYMENT BEHAVIOR**

FINANCIAL IMPACT

- **ANALYZE FINANCIAL BENEFITS**
- **MEASURABLE IMPACT ON REVENUE GROWTH AND FINANCIAL PERFORMANCE**

PATIENT SATISFACTION

THE RESULT OF TRULY HAPPY PATIENTS

SAVING MONEY!

UP TO 13% ON OUT-OF-POCKET MEDICAL EXPENSES



MAXIMIZING \$AVINGS\$ THROUGH PATIENT ENGAGEMENT

WEB PAGE

Save up to 13% on medical expenses with AblePay Health

AblePay is a **NO-COST** program that allows you to save money on out-of-pocket medical expenses. The program provides flexible payment terms (all with savings or 0% interest), and you decide what option meets your financial needs on every bill. If you ever have a question, AblePay advocates are available to help you navigate the billing process.

The program works at all Altru locations, and all patients are automatically accepted into the program without credit checks.

[Learn more and enroll >>](#)

MYCHART

The screenshot shows the Altru MyChart website. The header includes the Altru logo, navigation links (Find a Provider, Locations, Services, Patients & Visitors, Blogs & Stories), and user options (Careers, Search, MyChart Login). The main content area features a large image of hands using a tablet. To the right, there are three sections: 'Prescription refill', 'Pay my bill', and 'AblePay- Save up to 13% on your medical bills'. The 'AblePay' section is circled in red. It states: 'AblePay is a no-cost program that allows you to save on your out-of-pocket medical expenses.'

PATIENT ENGAGEMENT THAT DELIVERS RESULTS

STATEMENT INSERT

**SAVE MONEY
ON THIS BILL ...**

AND FUTURE BILLS WITH ABLEPAY HEALTH!

SAVINGS: Save up to 13% on all of your out-of-pocket medical expenses.
FLEXIBILITY: Payment options on every bill to meet your financial needs.
ADVOCACY: Billing advocates to help with questions, saving you time.
CONVENIENCE: Paying medical bills is easier than ever before.



To learn more and enroll, scan the QR code with your smart phone or enter ablepayhealth.com/altru into your computer browser.



AblePay
support@ablepayhealth.com
484-292-4000

BROCHURE

Sign up!

To begin enjoying the benefits of your AblePay Health Membership, visit ablepayhealth.com/goodlandcares or use the QR code below with your mobile device.

Enrolling is simple and within minutes you will be on your way to saving with AblePay Health!



484-292-4000

support@ablepayhealth.com
For More Information Visit:
AblePayHealth.com

Save up to 13%!
Save money over time!
No credit checks!
No hidden fees!
No interest charges!

AblePay

**SAVE UP TO
13% ON TODAY'S
VISIT
AND ALL FUTURE VISITS!**

AblePay is an innovative way for healthcare consumers to reduce their medical expenses.



HOW YOU SAVE MONEY & TIME!

AblePay is free to use, with no hidden annual or monthly fees. We help medical providers eliminate the costs associated with patient payments, this allows us to share a portion of these savings with our members and retain a portion to fund the business, hence no cost to enroll or use.

Our convenient Member Portal makes paying and tracking medical expenses easy and efficient.

Our team of medical claim experts is always available to answer questions and will even reach out to the provider's billing staff on your behalf if needed.

Enrolling is easy, just visit the URL or QR code on the back of this brochure to get started. Since we are not a medical credit card or a financing company, there is no impact to your credit score.

Payment Term and Savings

1 Payment	13% ACH - 10% Card
3 Payments	10% ACH - 7 % Card
6 Payments	8% ACH - 5 % Card

Payment Terms up to 12 months - No Discount/No Interest

How To Use AblePay

After completing enrollment, your AblePay cards will be mailed via USPS. Keep the card alongside your primary health insurance card for your next medical appointment.

Show your AblePay card, along with your primary insurance card at registration. AblePay will be entered and processed like your secondary or tertiary payer.

After the primary insurer processes the claim, the provider sends the remaining patient responsibility to AblePay.

You will NOT receive a bill from the provider, but you will still receive your Explanation of Benefits (EOB) from insurance. We will notify you via email once the claim has been received and to visit your Member Portal.

AblePay reimburses the provider at the pre-negotiated rate on your behalf.

Once notified you will have 5 days to change the payment term or method to meet your budget.

If no changes are made, the bill will be processed on day 6 using the default information chosen during enrollment.

BUSINESS CARD



**Save up to 13% on out-of-pocket
medical expenses!**

- Free to Enroll
- Flexible Payment Options
- Billing Representatives Available
- Convenient Payment Portal
- Safe & Secure

Learn More & Enroll!



AblePay

ablepayhealth.com/altruCARD

**Ahorre hasta un 13% en gastos
médicos de bolsillo**

- Inscripción gratuita
- Opciones de pago flexibles
- Representantes de facturación disponibles
- Cómodo portal de pago
- Seguro y protegido

Más información e inscríbete



ablepayhealth.com/altruCARD



AblePay



EXPAND AWARENESS

- **SYSTEM-WIDE MINDSET**
 - **EVERY PATIENT KNOWS ABOUT OUR SAVINGS PROGRAM**
 - **ALL EMPLOYEES ARE ALIGNED AND ACTIVELY ADOPTING ABLEPAY**
- **COMMUNITY OUTREACH:**
 - **INVITE OUR BROADER COMMUNITY AND EMPLOYERS TO ENGAGE IN FINANCIAL WELLNESS**



NEXT STEP: MEASURE THE REACH

ACTION THROUGH AWARENESS

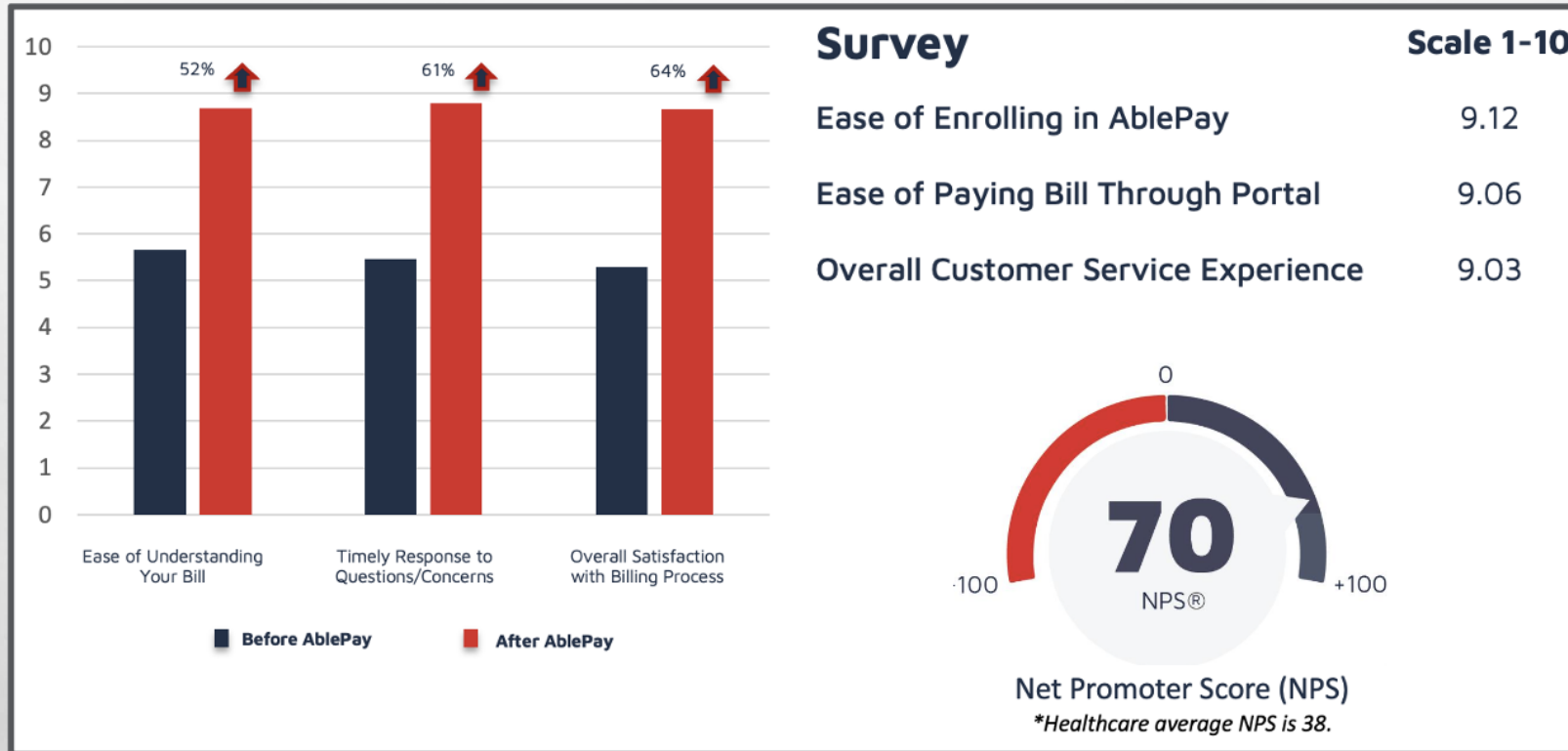
- **EXPANDING SERVICES OFFERED**
 - **NEW CLINIC SERVICES**
 - **HEARING AID PROGRAM**
- **BOOST PATIENT ENROLLMENT**
- **ENGAGING COMMUNITY AS ACTIVE PARTNERS**

SCALING IMPACT

- **PATIENT FINANCIAL JOURNEY**
 - **MAPPING EACH INITIATIVE**
 - **MAXIMUM IMPRESSION**
 - **DATA-DRIVEN OUTREACH**
 - **CONNECTED AND CONTINUOUS FINANCIAL EXPERIENCE**

PATIENT EXPERIENCE

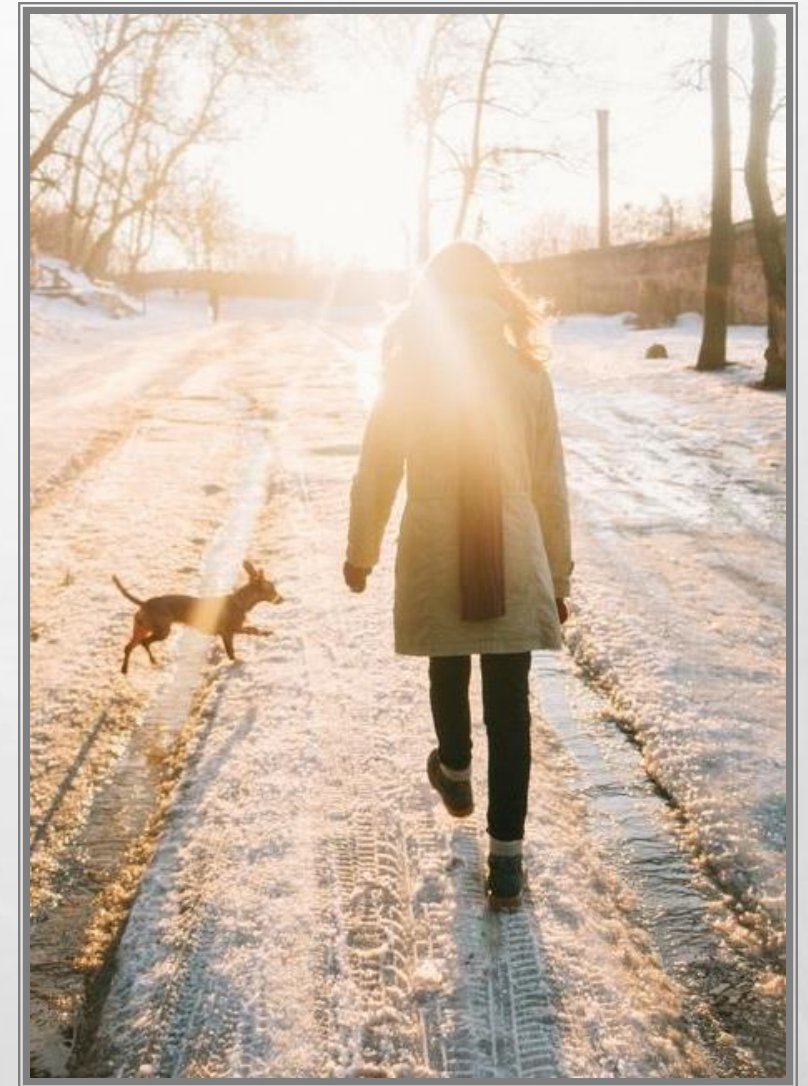
Case Study Results



FUTURE ROADMAP

PROMOTING POSITIVE CHANGES IN PATIENT PAYMENT BEHAVIOR

- **LEVERAGE DIGITAL PLATFORMS**
- **USE DATA ANALYTICS & PERFORMANCE METRICS**
- **REGULARLY REVIEW / REFINE STRATEGIES BASED ON PATIENT FEEDBACK**



KEY SUGGESTIONS / TAKEAWAYS



WHAT PATIENTS NEED

- **EASE & FLEXIBILITY**
- **PAY OVER-TIME**
- **NO RECOURSE**



WHAT PROVIDERS NEED

- **SIMPLIFIED IMPLEMENTATIONS**
- **NO DISRUPTIONS TO OPERATIONS**
- **SHIFT PAYMENT RISK**



DECREASE COSTS

- **REDUCE COLLECTION COSTS**
- **LOWER THE COST OF CARE**
- **IMPROVE PATIENT EXPERIENCE**

OVERCOME PATIENT PAYMENT COMPLEXITIES

- ☐ **SIMPLIFIED PROCESSES**
- ☐ **MINIMIZING ADMINISTRATIVE FRICTION**
- ☐ **ENHANCED PATIENT EXPERIENCE**
- ☐ **FINANCIAL WELL-BEING**
- ☐ **CONTINUITY OF CARE**





ENGAGE PATIENTS EARLY IN THE REVENUE CYCLE

PATIENT PAYMENT ADOPTION

- **PRE-SERVICE AWARENESS / PROACTIVE ENGAGEMENT**
- **USER-FRIENDLY MEMBER PORTAL & AP**
- **TANGIBLE SAVINGS**
- **ZERO FRICTION PROCESS**
- **FINANCIAL EMPOWERMENT**



CHANGING OUR PATIENT PAYMENT BEHAVIOR STRATEGY



FINANCIAL HEALTH

- **BOOST PATIENT'S FINANCIAL CONFIDENCE**
- **BY OFFERING FLEXIBLE PAYMENT OPTIONS**
- **PATIENT IS IN CONTROL OF MEDICAL EXPENSES**



ALTRU

- **STRENGTHEN REVENUE PERFORMANCE**
- **ENHANCE OPERATIONAL EFFICIENCY**
- **ENCOURAGE HEALTHIER PAYMENT BEHAVIORS TO REDUCE CARE AVOIDANCE**



PATIENT JOURNEY

- **REDUCE BILLING CONFUSION**
- **INCREASE PATIENT SATISFACTION**
- **CLEAR FINANCIAL INTERACTIONS WITH ACCESS TO DEDICATED ADVOCACY TEAM**

“ ABLEPAY HAS PROVIDED ME WITH PEACE OF MIND AS WELL AS AN AUTOMATIC DISCOUNT ON MY BILL. I AM USUALLY ONE WHO LIKES TO PAY INVOICES ON MY OWN, AS OPPOSED TO AUTOMATIC PAYMENTS / WITHDRAWALS.

HOWEVER, WITH ABLEPAY, I GET A DISCOUNT ON MY BILL AS WELL AS NOTICE BEFORE ANY MONEY IS WITHDRAWN. ABLEPAY HAS SAVED OUR FAMILY MONEY, TAKEN ONE MORE THING OFF OF MY TO-DO LIST AND HAS ALSO BENEFITED THE ORGANIZATION I WORK FOR BY ENSURING TIMELY PAYMENTS FOR SERVICES.

”

QUOTE FROM ALTRU EMPLOYEE & PATIENT

ABLEPAY, THE NEXT GENERATION OF PATIENT FINANCIAL ENGAGEMENT PROGRAMS



“

ABLEPAY IS FANTASTIC, SAVES ME TIME AND MONEY! I ALWAYS PAID MY BILL, BUT USUALLY AROUND THE DUE DATE OR AS I HAD TIME TO GO IN AND MANUALLY SCHEDULE. I WAS A LITTLE UNSURE AT FIRST AS I USUALLY LIKE TO REVIEW MY BILLS BEFORE PAYING.

I QUICKLY LEARNED WITH ABLEPAY I STILL HAVE TIME TO REVIEW. THE COMMUNICATION IS FANTASTIC AND IT'S EASY TO SEE MY BILL DETAILS. I GET AN EMAIL OR TEXT THAT THE AUTO PAY IS SCHEDULED, CAN THEN CLICK THE LINK TO REVIEW THE DETAILS AND THEN LET THE PAYMENT HAPPEN AND SAVE MONEY. ALL AROUND GREAT FOR ME AS A PATIENT AND A BENEFIT TO OUR ORGANIZATION!

”

QUOTE FROM ALTRU EMPLOYEE & PATIENT

ABLEPAY, THE NEXT GENERATION OF PATIENT FINANCIAL ENGAGEMENT PROGRAMS



THANK YOU

**COURTNEY MCNAMEE,
DIRECTOR OF REVENUE CYCLE &
REIMBURSEMENT**

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