Using Technology to Aid in Patient Financial Decision Making, While Supporting Revenue Cycle Management Objectives

Tommy White
Vice President, Solutions Management
PointClear Solutions
The CHALLENGE

Raise your hand as high as you can and keep it up.
The AGENDA

- Market Conversation
  (Hands high)

- Patient Engagement
  (Hands slightly higher)

- Care/Payment Persona Model
  (And a little higher still)

- Discussion

The Technology Conversation

- Market
  - Doctor
  - Patient

- Organization & Vendor
  - HCO
  - Health Plan

- Individual
  - Patient
  - Member
  - Consumer
Hands High
Market: Turbulent and Uncertain

Bing “Healthcare” Search Results 3/17/17, Health 2.0 Videoconference 3/23/17
Market: Competitive and Consumer-centric

- Quality (HCAHPS)
- Patient Engagement/Experience
- Reimbursements MACRA (MIPS and APMs)
- Care Coordination
- Revenue Cycle Management
- Population Health
- Accountable Care Organizations
- Open Marketplace
- Patient Throughput

31% say they have put off medical treatment because of costs.

193% Number of payments ‘11 – ‘14

Trumped-Up Healthcare

Alabama Chapter - HIMSS
Market: Increasingly Out-of-Reach

- $11,000 Average spend on healthcare in 2016 including insurance premiums and out of pocket costs
- 230% Out of pocket costs ‘06 – ‘15¹
- 6% Higher deductibles ‘10 – ‘15²
- 67% Average premium increase in 2017³

Kaiser Family Foundation, Kaiser Family Foundation, Milliman Medical Index
Technology Can Help (and Patients Want It)

56% of consumers, ages 18-34, would use a service/solution that helped them plan for medical expenses. (33% for ages 34-54, 9% for 55+)

- Revenue Cycle Management
- Patient Engagement/Experience
- IoT
- Virtual Reality/Augmented Reality
- Blockchain/Security
- mHealth
- Integrated Clinical/Business Enterprise Data Warehouse
- Computer-Assisted Coding (Hospital)
- Advanced Clinical Research Information Systems
- Patient Portals
- Generation 3 Enterprise Patient Financial Systems (U.S.)
- OpenNotes
- Provider Population Health Analytics
- Care Coordination and Management Applications
- Patient Throughput and Capacity Management
- Generation 3 EHR Systems (Non-U.S.)
- Track-and-Trace and Serialization
- Computer-Assisted Clinical Documentation Improvement (Hospital)
- LCST App Platforms

1PwC Health Research Institute Consumer Survey, 2015
Hands Higher

Patient Engagement
After the past 10 Years:
Are we still struggling with patient ENGAGEMENT?

What about portals and telehealth?

Have we completed a bridge between care coordination and payment coordination?

What about transparency?

Can personalized technology AND persuasive technology come together?
Patient Engagement: Two Perspectives

en·gage·ment (ĕn-gāj′mənt)n.
1. a. The action of engaging or the state of being engaged: engagement in diplomacy.
   b. The condition of being in gear: engagement of the transmission.

2. a. A mutual promise to get married.
   b. The period during which this promise is kept: a long engagement.

3. A pledge or obligation: meeting one’s engagements.

4. A promise or agreement to be at a particular place at a particular time: a dinner engagement.

5. a. Employment, especially for a specified time: his engagement with the firm.
   b. A specific, often limited, period of employment: a speaking engagement.

6. A hostile encounter; a battle.

American Heritage® Dictionary of the English Language
Patient Engagement: Billing

STANDARD PAPER BILL
(payment due)
Charges Summary Page

Finality Clearly Communicated
Plain English is used to indicate that these charges are now final, that insurance has been billed.

Charges as “Cards”
Each individual charge has its own “card,” keeping each event discrete and self-contained. Charge summary information is kept intentionally minimal, displaying only the amounts most critical to the recipient—the total amount given to the service, the amount paid by insurance and the amount they will be responsible for (highlighted in blue).

QR Jump-Links
While the paper bills are designed to only provide summary charge information, QR quick-links and unique ID information for both the bill summary and individual charges are included on all summary pages.

Contextual Elements
Elements are included to help give recipients context that aligns the event with their memory of it—including images and a categorical listing of services.

RadNet’s winning design for the Department of HHS “A Bill that you can Understand” Challenge – abillyoucunderstand.com
## Patient Engagement: Billing

<table>
<thead>
<tr>
<th>Provider/Organization</th>
<th>Patient</th>
</tr>
</thead>
<tbody>
<tr>
<td>75% can provide a cost estimate upon request</td>
<td>Less than 25% requested one on their last visit</td>
</tr>
<tr>
<td>51% say it takes (the average) patient 3+ months to pay balance in full</td>
<td>18% say it took them 3+ months to pay their last balance</td>
</tr>
<tr>
<td>20% utilize CCOF (credit card on file) to improve patient collections</td>
<td>78% accept CCOF (especially for charges $200 or less)</td>
</tr>
</tbody>
</table>

Navicure Patient Payment Check-Up™ - Conducted by HIMSS Analytics
“I have a PhD in economics and I’ve spent a bunch of time giving insurance companies feedback about policies, and I still find them difficult to understand […] It’s inherently complicated. Even if you understand each concept individually, it’s still difficult to figure out the cost.”

George Loewenstein, Healthcare Economist, Carnegie Mellon
Patient Engagement: Cost Transparency

Health Care Incentives Improvement Institute (HCI3) – Catalyst for Payment Reform (CPR) Report Card on State Price Transparency Laws
**Patient Engagement: A Little Higher**

**After the past 10 years:**

<table>
<thead>
<tr>
<th><strong>Yes</strong></th>
<th>Are we still struggling with patient ENGAGEMENT?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>No</strong></td>
<td>Have we completed a bridge between care coordination and payment coordination?</td>
</tr>
<tr>
<td><strong>Yes</strong></td>
<td>Can personalized technology AND persuasive technology come together?</td>
</tr>
</tbody>
</table>
Hands Higher Still

Care/Payment Persona Model
Example: Technology to Aid in Patient Decisions

Revenue Cycle
- Scheduling
- Registration
- Insurance Verification
- Coding & Charge Capture
- Medical Records
- Claim Submission & Billing
- Patient Pay Collections
- Payment Review

Behavior Models

Journey
- Patient
- Cashier
- Estimated Cost
- Pay Copay
- Create a Greenlight

HIMSS Alabama Chapter

Trumped-Up Healthcare
First Pass: Identify the Desired Process

Revenue Cycle

Processes

- Scheduling
- Registration
- Insurance Verification
- Coding & Charge Capture
- Medical Records
- Claim Submission & Billing
- Patient Pay Collections
- Payment Review
First Pass: Identify the Ideal Persona(s)
First Pass: Identify the Ideal Journey

Create a Care Estimate
- Use CPT codes
- Calculate services

Accept Payment
- Denied
- Processed

Create a GreenLight
- Scheduled
- Active
- Canceled
- Expired
- Denied

Create a Statement
- Yes, Process GreenLight
- No, Create Statement
- Paid
- Unpaid
- Cancelled

Trumped-Up Healthcare
HIMSS Alabama Chapter
### Second Pass: Specifics (the Care)

<table>
<thead>
<tr>
<th>Low Risk</th>
<th>Inactive</th>
<th>Pregnancy</th>
<th>Diabetes</th>
<th>Cancer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Good Nutrition</td>
<td>High Stress</td>
<td>Respiratory Conditions</td>
<td>Coronary Artery Disease</td>
<td>Renal Disease</td>
</tr>
<tr>
<td>Active</td>
<td>Overweight</td>
<td>Strains, Sprains</td>
<td>Depression</td>
<td>Rare Disease</td>
</tr>
<tr>
<td>Lifestyle</td>
<td>High Blood Pressure</td>
<td>Lacerations</td>
<td>Musculo-skeletal Conditions</td>
<td>Severe Injuries</td>
</tr>
<tr>
<td></td>
<td>Smoking</td>
<td>Pain</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Care Continuum

- **Well**
- **At Risk**
- **Acute**
- **Chronic**
- **Catastrophic**
These patients are less likely to pay; spend minimal and least-costly efforts to collect. 40% of all patients (12% of payers; 8% of direct payments)

These patients are likely to pay, but may require additional collection resources. 25% of all patients (27% of payers; 22% of direct payments)

These patients are likely to pay. 35% of all patients (61% of payers; 70% of direct payments)
Second Pass: Care/Payment Personas

<table>
<thead>
<tr>
<th>Payment Risk</th>
<th>High</th>
<th>Medium</th>
<th>Low</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Persona 3</td>
<td>Persona 6</td>
<td>Persona 9</td>
</tr>
<tr>
<td></td>
<td>Persona 2</td>
<td>Persona 5</td>
<td>Persona 8</td>
</tr>
<tr>
<td></td>
<td>Persona 1</td>
<td>Persona 4</td>
<td>Persona 7</td>
</tr>
</tbody>
</table>

Care Continuum

Well | At Risk | Acute | Chronic | Catastrophic
“Segmentation allows you to better understand what the reinforcement contingencies are. It is the first step towards influencing behavior. It is not, however, sufficient for influencing behavior. Segmentation tells you who these people are and in some cases what they do. Engagement comes from creating a reinforcement schedule that shapes their behavior.”

Dr. Josh Klapow, Clinical Psychologist, Behavioral Scientist
Second Pass: Reinforcement

Scheduling:
Personas 1

- Abilities and limitations
- Motivation
- Revise Journey
- Determine triggers
Second Pass: Triggers Drive Technology

• Triggers include digital touchpoints:
  • E-mail frequencies
  • Portal reminders
  • Secure texts
  • Educational content delivery
  • Billing schedule
  • Payment planning information

• Triggers include physical touchpoints

• Triggers are the key toward a habit-forming revenue cycle
What This All Means

• Market and technology conversations highlight the pain, but do not resonate with individuals.

• Patient’s are complex. Combining models can be a valuable tool for identifying common patient behaviors.

• To truly persuade behavior and influence financial decisions, technology must be trigger-based.

• Providers, plans and vendors already have the tool foundations. The strategy must now incorporate behavior-driven clinical AND cost (ex. pop health, big data, cognitive computing, EMR/patient portal)
Discussion

RAISE YOUR HAND a little higher
Thank You!

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PointClear Solutions

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Download our latest ebook for free at:
www.pointclearsolutions.com/KeystoUX-ALHIMSS/