

Experience to Solve Patient Pay

The patient's healthcare financial obligation has increased dramatically and shows no sign of declining. But most consumers aren't prepared, able or willing to repay their medical debt in one large chunk. In fact, consumers tell us that healthcare is so expensive they need 12 months or more to repay their cost of care¹.

At ClearBalance HealthCare®, our sole focus is patient pay. For 30 years, we've worked with hospitals and health systems to provide financing solutions that significantly improve patient pay recovery and satisfaction while driving cash flow to your bottom line. We typically recoup 20%-50% more than a hospital's in-house collection team and we maintain the industry's highest reimbursement rate, averaging 90% nationally.

Working with ClearBalance, your organization provides a consumer-friendly revolving line of credit to patients who need or want help paying their healthcare bills. Essentially, we make it easier and more attractive for patients to

meet their financial responsibility. Grounded in 30 years' worth of patient payment behavior analytics, our program offers monthly payments so individuals are able to make payments that fit within their budget. Because our program provides patients with a revolving line of credit, they can consolidate balances for family members and add medical bills for future services. The ClearBalance program receives positive feedback from patients, year-after-year. According to our account holder data, 95% say providers that offer the ClearBalance program are providing a community benefit¹.

How Our Program Works

As a best practice, your team should include the ClearBalance program as an integral component of financial counseling: pre-service, on-site at time of service, discharge, post-service and digitally for consumers searching your website and portal for payment options. Since your counselors are armed with real solutions that give patients financial options, our program is proven to

Program Benefits



Patients: Community Benefit that Makes Care Affordable

- No annual fees or punitive rates, no penalties for early repayment
- All patients can participate; instant enrollment
- Flexible repayment terms
- Consolidate accounts and add future medical balances into a single billing statement



Staff: Enhance Your Revenue Cycle Workflow

- Scripts and tools to aid financial counseling
- Auto-check for existing account(s)
- Automated workflow to prevent redundant data entry
- Integration with patient accounting, eligibility and estimation tools and your portal and/or payment platforms



Health System: Profitability and Consumer Loyalty

- Dramatically reduce bad debt from patient pay
- Speed cash flow, reduce AR days
- Keep patients engaged and build consumer loyalty
- Offload patient pay management to focus on core revenue cycle priorities

**Every balance matters.
Just like every patient.**

enhance point-of-service collections and helps prevent patients from avoiding the care they need.

Enrollment in the ClearBalance program is fast, easy and efficient and can be handled by your staff by patients in a self-service online environment. There are no applications or legal disclosures for your staff to learn or discuss with patients. You don't need credit searches, scoring protocols or propensity to pay models. The ClearBalance program is available to all patients, which supports your organization's compliance with IRS regulation 501(r) and fair consumer lending practices. Once the patient's service has been adjudicated and his/ her final costs are known, ClearBalance steps in to manage the repayment process. It's that simple.

Program Services



Revolving Line of Credit

Our financing programs, based on your business issues and goals, range from interest-bearing to zero interest with sliding scale payment options.



Implementation and Training

Our service path is a prescriptive methodology to get your organization up-and-running quickly and efficiently. Our team is skilled in all patient accounting systems, so we're not overburdening your IT team.



Internal and External Promotion

The ClearReach™ program complements your organization's marketing and PR to ensure internal staff, patients and the community at large understand the affordable financial benefit offered.



Ongoing Program Management

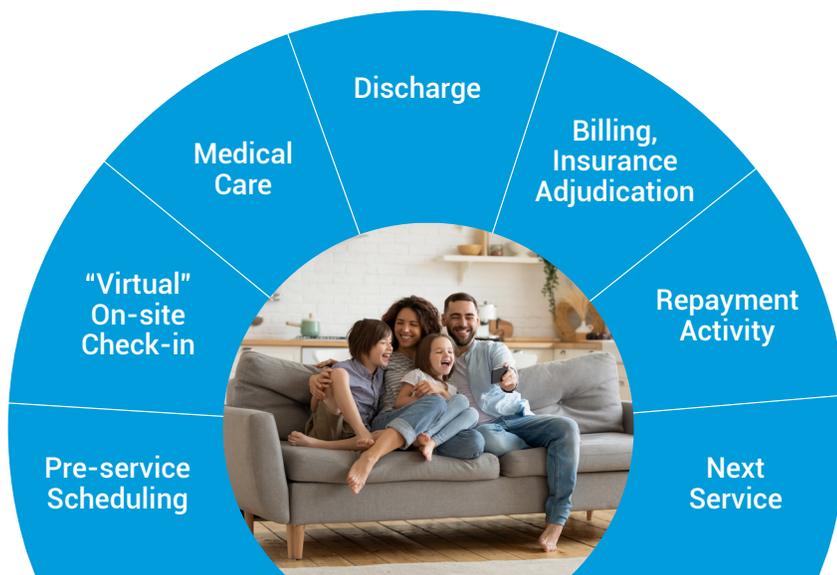
Our Customer Success & Innovation team monitors and manages program performance to ensure that your organization achieves the agreed-upon ROI.



Patient Pay Management

We provide the perfect balance of high-tech, high-touch patient pay engagement. We will integrate our self-service tools with your patient portal for a seamless consumer experience that supports your brand. Our in-house customer service center, known as the Patient Experience Center, provides ongoing, high-touch management, giving patients the best opportunity to repay their account in full and creating an experience that increases their loyalty to your organization.

Pre-Service to Next Service Patient Financial Journey: Integrate ClearBalance



About Us

ClearBalance HealthCare® believes every balance matters, just like every patient. We not only resolve a patient's financial balance, we nurture the human balance between healthcare providers and the people they serve. ClearBalance stands apart as the #1 customer-rated patient financing solution, according to Black Book Market Research, and is Best in KLAS for patient financing solutions in 2021. At ClearBalance, physical and financial health go hand-in-hand. Patients consistently give ClearBalance loyalty and referral ratings of 90% and 88%, respectively.

1. Healthcare Consumerism study, 2021 ClearBalance HealthCare.