

**DECISION TREE -
ROUTINE
SERVICES**

Determine type of
Service Needed

Determine need of service
(Medical Necessity, etc.)

PHYSICIAN

**Centralized
database
(Web – based)**

Drill down
questionnaire for
specifics

**PATIENT/
CONSUMER**

Consumer - Insured
1. Decision based on
quality then money?
2. Provider network?
Limited
3. Contract terms and
coverage will affect
decision
4. Deductible/co-
insurance
5. Non-covered
charges

Consumer – Uninsured
1. Money then quality?
2. Simple due to limited
choices?
3. Financial options

Responsibility of
Information -
Payer

Uniform Language
Consistent Format

Responsibility
of Information -
Provider

CONSOLIDATION – Financial
Arrangements – Up Front Collections
1. Uniform bill
2. Sub-specialist services
3. Ancillary Smartcards
4. Credit Scoring
5. Discounts/provider policy
6. Financial assistance

**DELIVER PRICE
QUOTE –
PRE-SERVICE**