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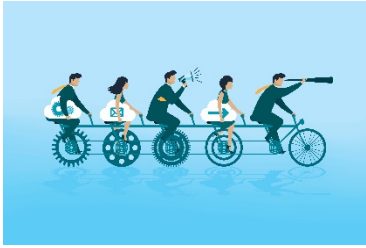**24ᵗʰ Annual Revenue Cycle Conference**

Rev Cycling Through Adversity

A Patient Experience Agility Test

January 06, 2021

Virtual Webinar

Speaker: Keith Slater
Title: NVP of Patient Access/Revenue Cycle
Company: Change Healthcare

Before we start: Reflecting on 2020

The COVID Crisis is Exacerbating These Mounting Pressures…
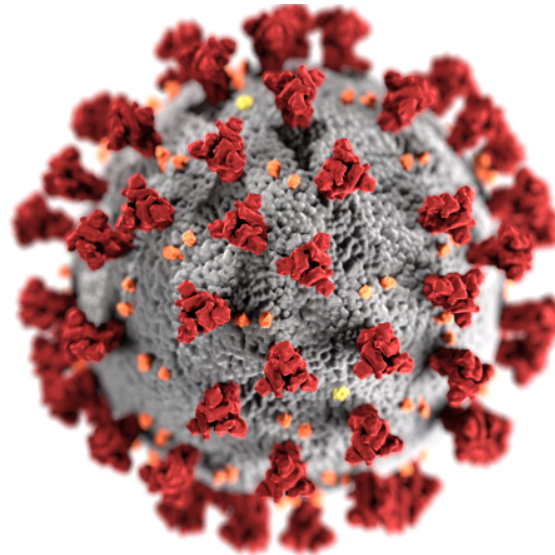
Severe reduction electives driving financial losses in 2020

Rise in unemployment driving uncompensated care

Increased demand for Telehealth challenging existing revenue models

Challenges to operate as a remote organization

Additional financial burden of COVID testing
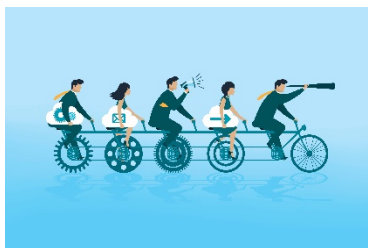
Source: L.E.K. research and analysis

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A Patient Experience Agility Test
Goals for Today

1. Overview ~ The Harris Poll

2. Patient Experience Drivers

   - related to the poll

   - related to your own performance

3. Take Home Patient Experience Agility Test

4. How to access to the full Harris Poll

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Participation Polling question #1

Reflecting on **2020** challenges and your organization, what patient experience focus area was the <u>most agile</u> in adapting to

o   Keeping scheduling and revenue cycle productive in a remote work environment

o   A rising self-pay/underinsured population presenting for care

o   Managing an influx of Covid-related inquiries regarding testing or facility protocols?

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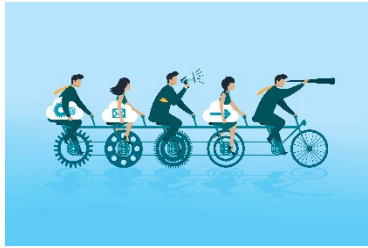
The Harris Poll Approach

The poll asked "ease or difficulty" in 29 areas of

o Finding, Accessing, Paying for care

Responders provided rank from 1 to 200

o 200 – hardest effort

o Above 100 – difficult

o 1 ~ effortless

Healthcare Consumer Experience Index

EXTREMELY DIFFICULT (200)

VERY DIFFICULT (150)

DIFFICULT (100)

NOT VERY DIFFICULT (50)

EFFORTLESS (0)

The Harris Poll
Harris Insights & Analytics LLC, A Stagwell Company

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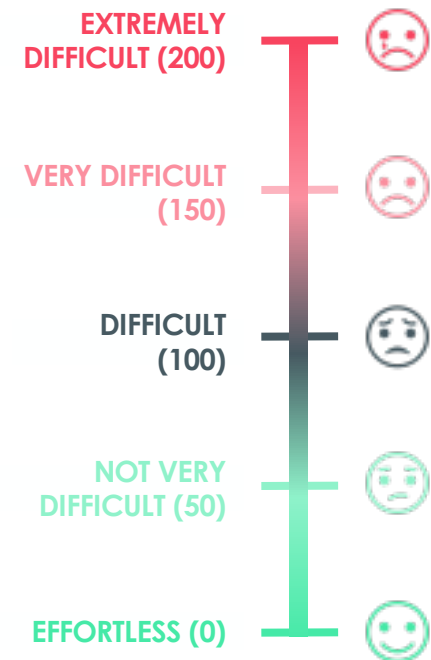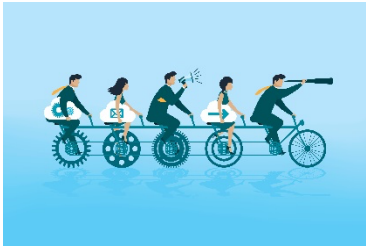
The Harris Poll Results Audience Overview

Insurance Type

- **Medicare Advantage Enrollees**
- **High Deductible Plan Enrollees**
- **Other Employer-Sponsored Plan Enrollees**
- **Individual Plan Enrollees**
- **Medicaid Plan Enrollees**
- **Uninsured**

Region

24%

20%

18%

38%

Generation

11%	30%	28%	31%
Gen Z (18-23)	**Millennial** (24-29)	**Gen X** (40-55)	**Boomer** (56-74)

Gender

48% men   52% women

The Harris Poll
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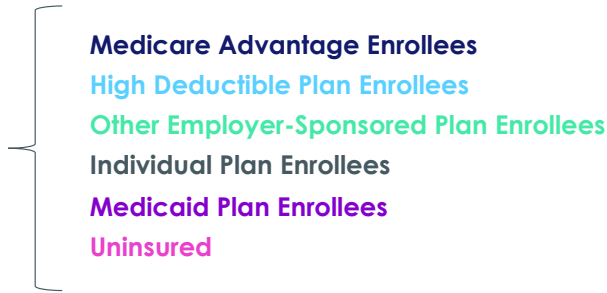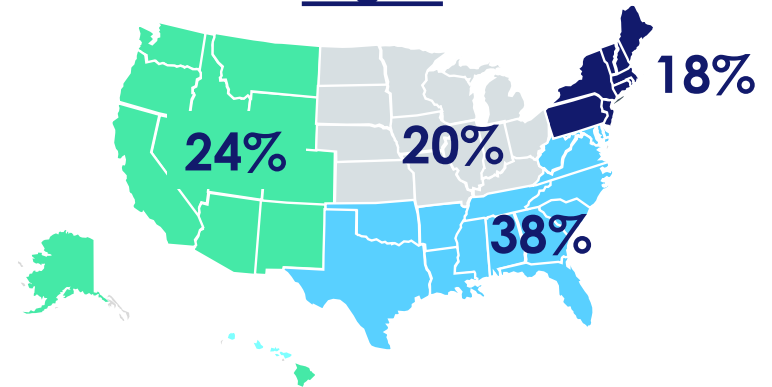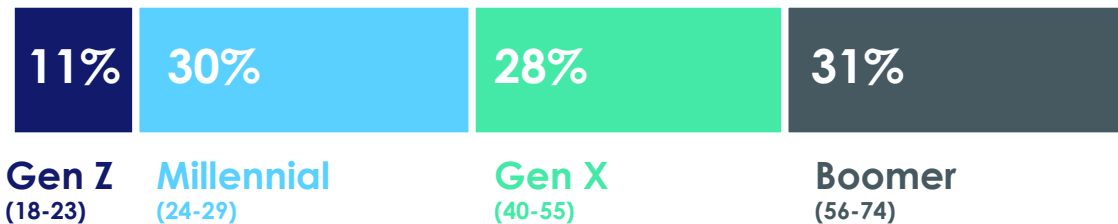
The Harris Poll Results Roll~up Results
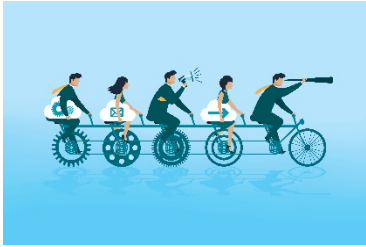
THE CONSUMER EXPERIENCE: TODAY'S HEALTHCARE JOURNEY

THE INDEX SAYS:
Accessing and paying for care are particularly difficult, and nothing is effortless

2020 Healthcare Consumer Experience Index

INSURANCE LINE OF BUSINESS

- **Total**
- **Medicare Advantage**
- **High deductible employer-sponsored**
- **Other employer-sponsored**
- **Individual plan**
- **Medicaid**
- **Uninsured**
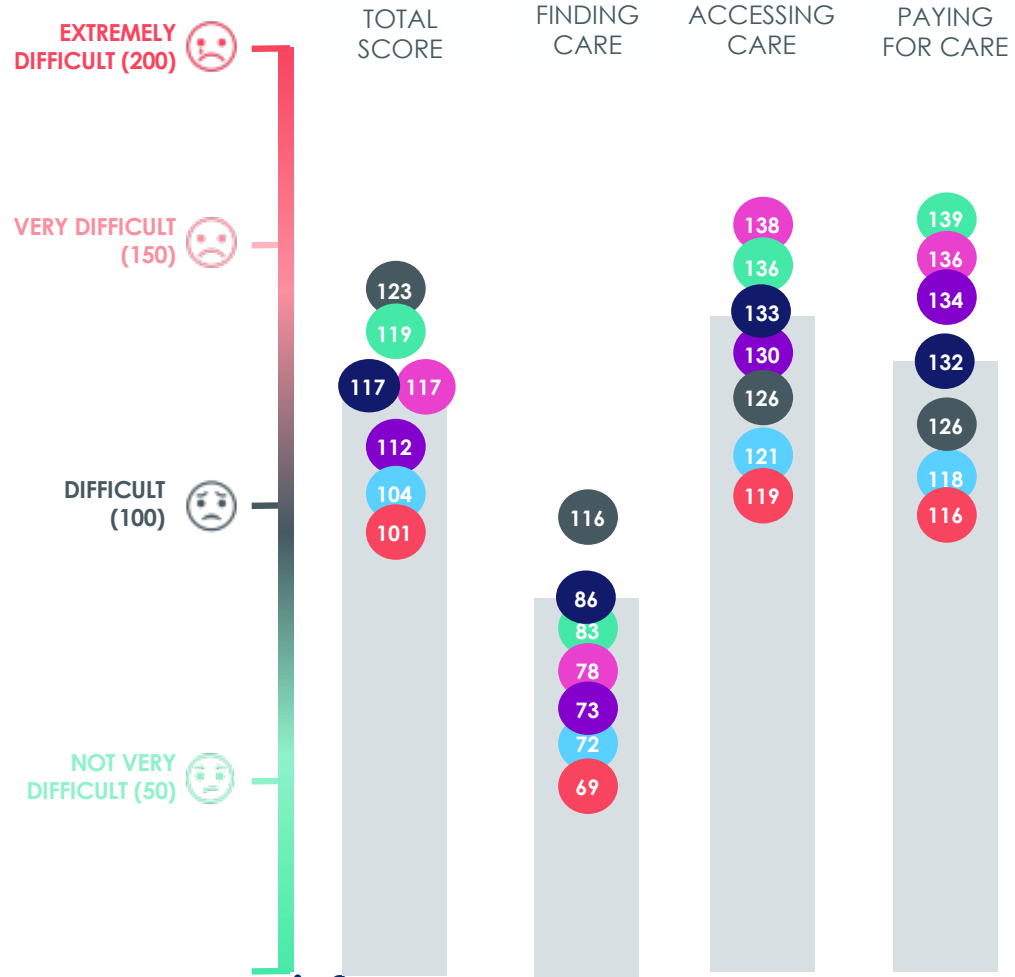
EXTREMELY DIFFICULT (200)

VERY DIFFICULT (150)

DIFFICULT (100)

NOT VERY DIFFICULT (50)

	TOTAL SCORE	FINDING CARE	ACCESSING CARE	PAYING FOR CARE
	123		138	139
	119		136	136
	117 117		133	134
	112		130	132
	104		126	126
	101	116	121	118
			119	116
		86		
		83		
		78		
		73		
		72		
		69		

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The Harris Poll

Harris Insights & Analytics LLC, A Stagwell Company
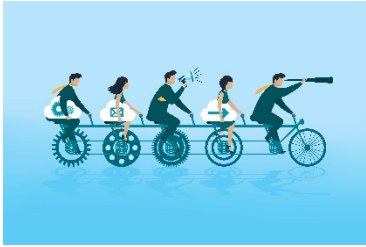
EXPERIENCING THE JOURNEY: FINDING CARE

The Harris Poll
Finding Care

Consumers want a digital experience that allows them to comparison shop, like they can for so many other services

85%

"It should be as easy to compare prices for healthcare as it is for other services like spa appointments."

83%

"I wish there were online reviews for medical facilities, just like there are for restaurants or hotels."
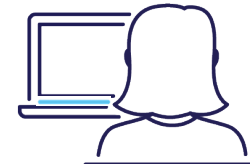
83%

"Finding a doctor should be as easy as finding something to watch on streaming services."

The Harris Poll

Harris Insights & Analytics LLC, A Stagwell Company

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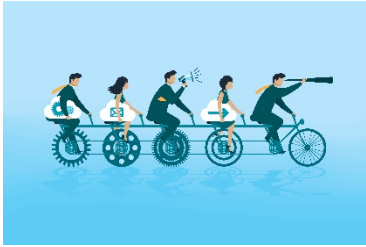
EXPERIENCING THE JOURNEY: FINDING CARE

The Harris Poll Finding Care

In fact, finding upfront pricing information is the top pain point consumers cite when trying to find care

BIGGEST BARRIERS CONSUMERS FACE WHEN TRYING TO FIND CARE

Finding upfront cost estimate(s), 32% — 38% HIGH DEDUCTIBLE

Finding a provider that meets my unique needs and I feel comfortable with, 30%

Finding a provider that can meet with me in a timely fashion, 29%

Finding a provider that accepts my health insurance, 28%

Finding a provider that offers payment options specific to my financial situation, 25% — 37% UNINSURED

Figuring out where to start the search, 22% — 36% INDIVIDUAL

Finding a provider that advertises their prices, 21%

Prioritizing searching for care, 16% — 23% ASIAN

85%
"I wish it was easier to find ways to save money on healthcare."

The Harris Poll
Harris Insights & Analytics LLC, A Stagwell Company

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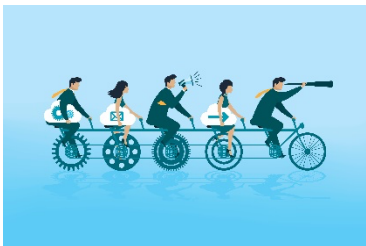
EXPERIENCING THE JOURNEY: FINDING CARE

The Harris Poll Results
Finding Care

While most feel empowered to identify providers for their needs, transparent pricing information is more elusive

VERY DIFFICULT

The Index Says:
TOTAL FOR
FINDING CARE

86

108	Comparing price estimates across potential providers
101	Estimating out-of-pocket costs for appointments/treatments
91	Determining if/how treatment is covered by my health insurance
87	Finding quality information about a provider
85	Understanding the provider's approach to medicine / advanced techniques
84	Finding objective reviews or testimonials for potential providers
78	Determining which providers work best for my schedule
74	Finding the right provider(s) for my need
65	Determining which providers accept my health insurance

NOT VERY DIFFICULT

The Harris Poll
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The Harris Poll Results
Finding Care

2020 CHANGE HEALTHCARE – HARRIS POLL CONSUMER EXPERIENCE INDEX

Larger circles/scores indicate higher levels of difficulty

Finding Healthcare

	Total	Finding the right provider	Estimating out-of-pocket costs	Comparing price estimates	Finding objective reviews	Finding quality information	Determining who works w/ my schedule	Understanding providers' approach to medicine	Determining who is in-network	Determining if/ how treatment is covered
Total	86	74	101	108	84	87	78	85	65	91
Medicare Advantage	72	55	75	98	77	74	64	78	53	77
High deductible	83	73	103	101	73	79	80	79	70	90
Other employer	78	68	94	97	77	81	76	64	62	88
Individual	73	57	87	93	70	71	56	71	65	85
Medicaid	69	71	69	73	73	64	59	73	66	69
Uninsured	114	100	130	127	109	115	102	113	N/A	N/A

The Harris Poll

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EXPERIENCING THE JOURNEY: ACESSING CARE

The Harris Poll Results Accessing Care

While most can find time for care, they don't believe providers are investing the same time to understand their needs

BIGGEST BARRIERS CONSUMERS FACE WHEN TRYING TO ACCESS CARE

Difficulty finding a provider that takes the time to understand my full history / talk to my other care providers, 30% **38% MEDICAID**

Gathering and completing necessary paperwork, 28% **50% CAREGIVER FOR SOMEONE WHO CURRENTLY HAS OR HAS HAD COVID-19**

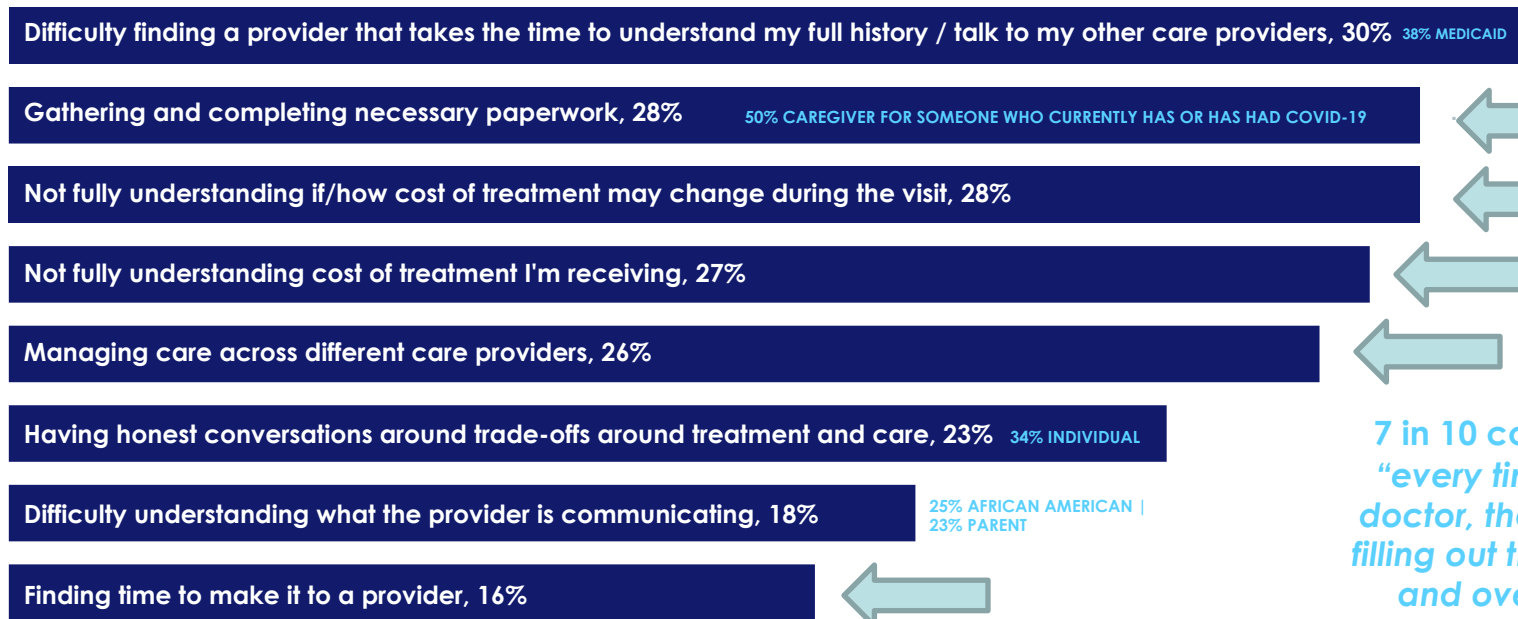Not fully understanding if/how cost of treatment may change during the visit, 28%

Not fully understanding cost of treatment I'm receiving, 27%

Managing care across different care providers, 26%

Having honest conversations around trade-offs around treatment and care, 23% **34% INDIVIDUAL**

Difficulty understanding what the provider is communicating, 18% **25% AFRICAN AMERICAN | 23% PARENT**

Finding time to make it to a provider, 16%

7 in 10 consumers say that "every time they go to the doctor, they feel like they're filling out the same form over and over again" (69%).
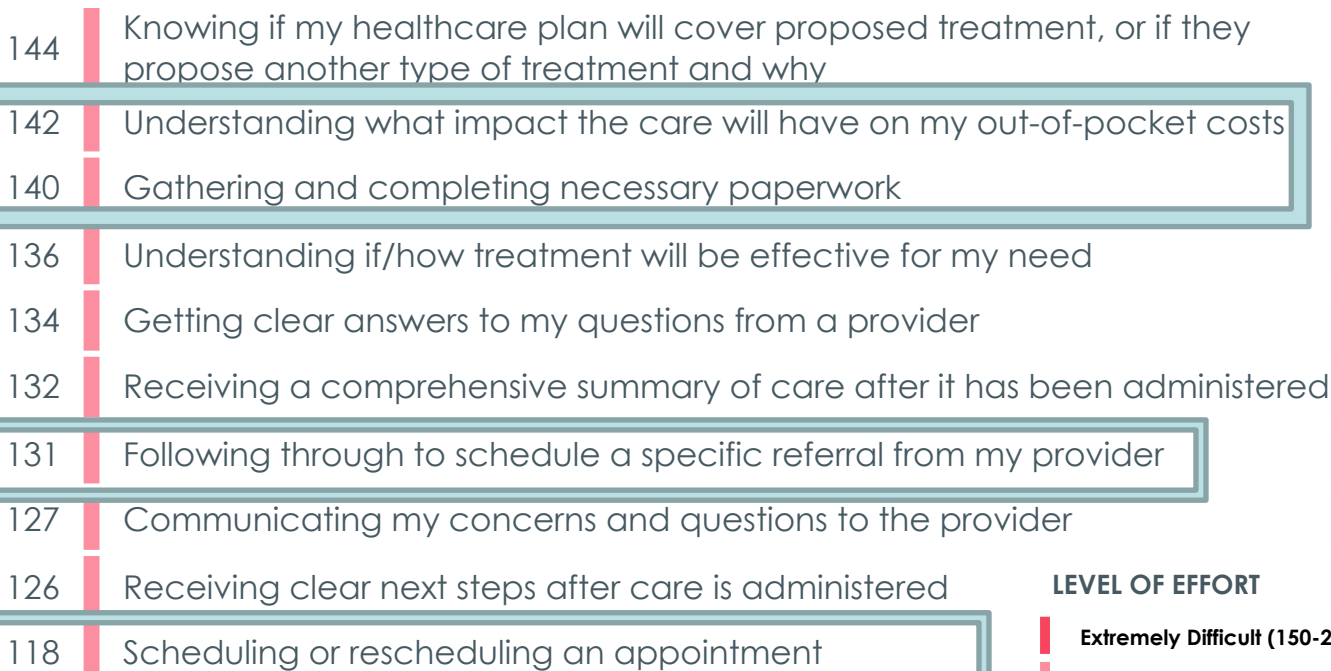
77% GEN X

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The Harris Poll
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The Harris Poll
Accessing Care

Accessing care is the most difficult phase of the healthcare journey, with price transparency remaining the largest hurdle
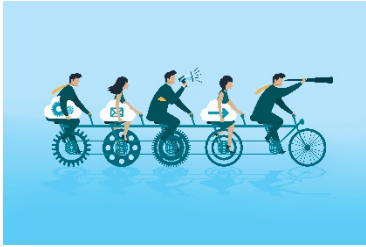
The Index Says:
TOTAL FOR
ACCESSING CARE

133

😞	144	Knowing if my healthcare plan will cover proposed treatment, or if they propose another type of treatment and why
	142	Understanding what impact the care will have on my out-of-pocket costs
	140	Gathering and completing necessary paperwork
	136	Understanding if/how treatment will be effective for my need
	134	Getting clear answers to my questions from a provider
	132	Receiving a comprehensive summary of care after it has been administered
	131	Following through to schedule a specific referral from my provider
	127	Communicating my concerns and questions to the provider
	126	Receiving clear next steps after care is administered
	118	Scheduling or rescheduling an appointment

LEVEL OF EFFORT

Extremely Difficult (150-200)

Very Difficult (101-149)

Difficult (100)

The Harris Poll
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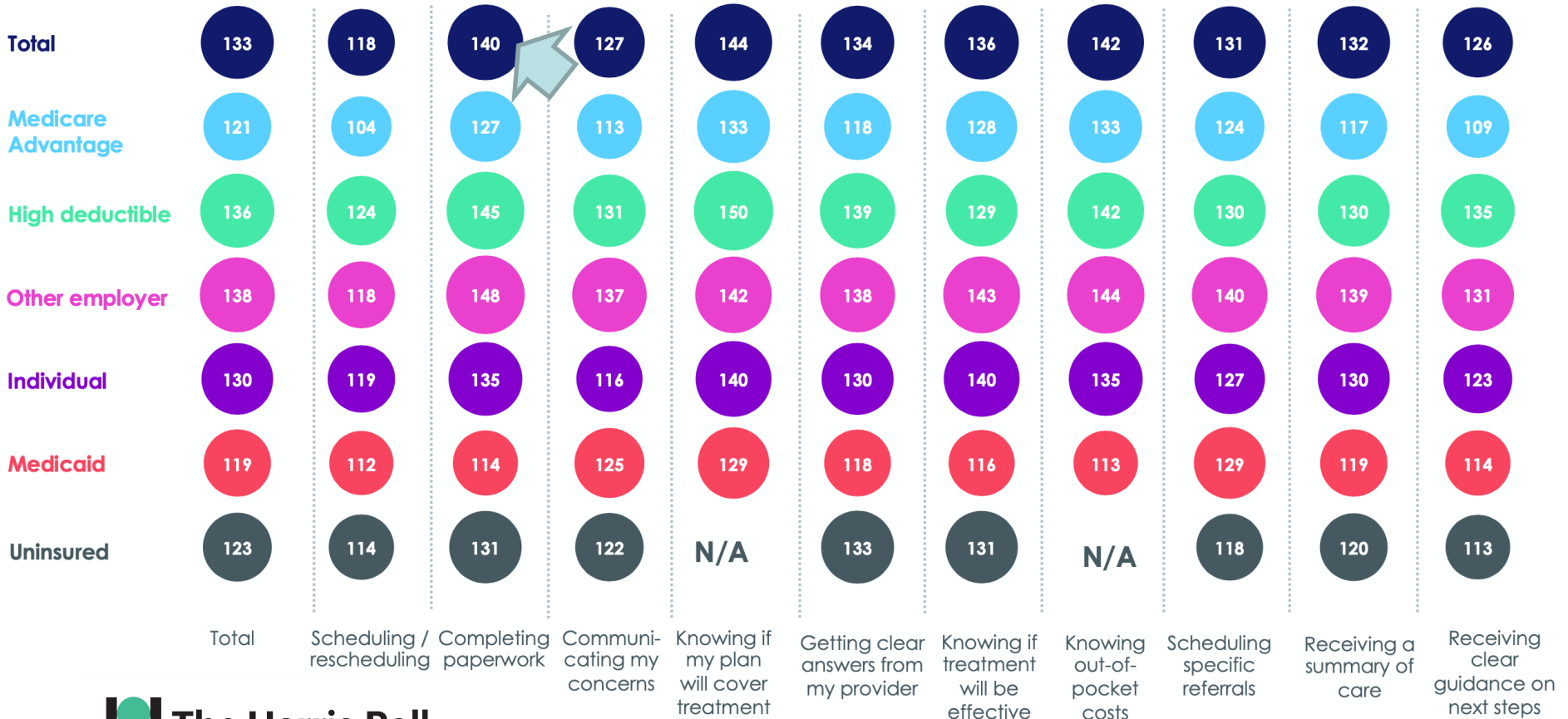
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The Harris Poll Accessing Care

2020 CHANGE HEALTHCARE – HARRIS POLL CONSUMER EXPERIENCE INDEX

*Larger circles/scores indicate higher levels of difficulty*

Accessing Healthcare

	Total	Scheduling / rescheduling	Completing paperwork	Communicating my concerns	Knowing if my plan will cover treatment	Getting clear answers from my provider	Knowing if treatment will be effective	Knowing out-of-pocket costs	Scheduling specific referrals	Receiving a summary of care	Receiving clear guidance on next steps
Total	133	118	140	127	144	134	136	142	131	132	126
Medicare Advantage	121	104	127	113	133	118	128	133	124	117	109
High deductible	136	124	145	131	150	139	129	142	130	130	135
Other employer	138	118	148	137	142	138	143	144	140	139	131
Individual	130	119	135	116	140	130	140	135	127	130	123
Medicaid	119	112	114	125	129	118	116	113	129	119	114
Uninsured	123	114	131	122	N/A	133	131	N/A	118	120	113

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The Harris Poll Paying For Care

Paying for care is the most complex part of the journey for consumers today, marked by stigma and ambiguity
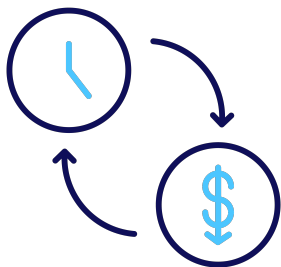
68%

"I often don't know how much a medical treatment / appointment costs until months after the fact."

61%

"My medical bills feel more complex than a mortgage payment."

73% ASIAN | 70% MILLENNIALS

48%

"I am uncomfortable asking my provider for details on what I owe."
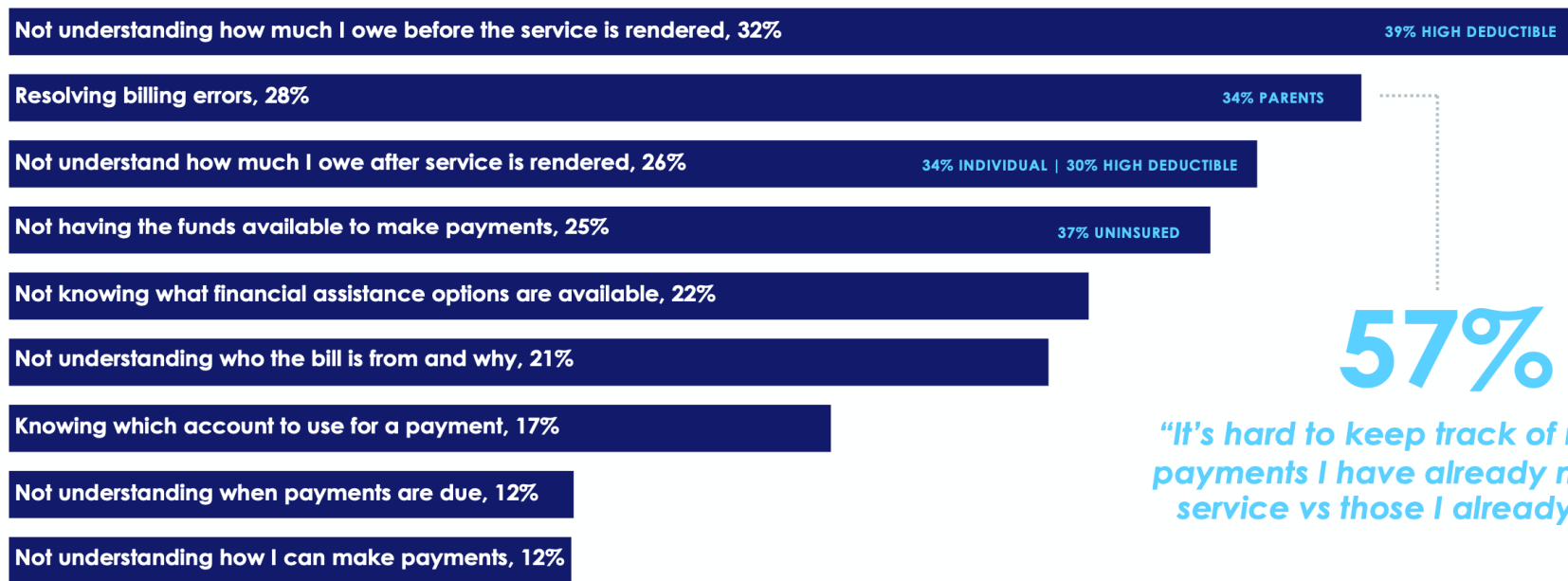
60% MILLENNIALS

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EXPERIENCING THE JOURNEY: PAYING FOR CARE

The Harris Poll
Paying For Care

Understanding upfront costs is consumers' biggest pain point in this phase, followed by navigating billing errors

BIGGEST BARRIERS CONSUMERS FACE WHEN TRYING TO PAY FOR CARE

Not understanding how much I owe before the service is rendered, 32%   **39% HIGH DEDUCTIBLE**

Resolving billing errors, 28%   **34% PARENTS**

Not understand how much I owe after service is rendered, 26%   **34% INDIVIDUAL | 30% HIGH DEDUCTIBLE**

Not having the funds available to make payments, 25%   **37% UNINSURED**

Not knowing what financial assistance options are available, 22%

Not understanding who the bill is from and why, 21%

Knowing which account to use for a payment, 17%

Not understanding when payments are due, 12%

Not understanding how I can make payments, 12%

57%

"It's hard to keep track of medical payments I have already made for service vs those I already owe."

The Harris Poll

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24th Annual Revenue Cycle Conference
Rev Cycling Through Adversity

The Harris Poll Paying For Care
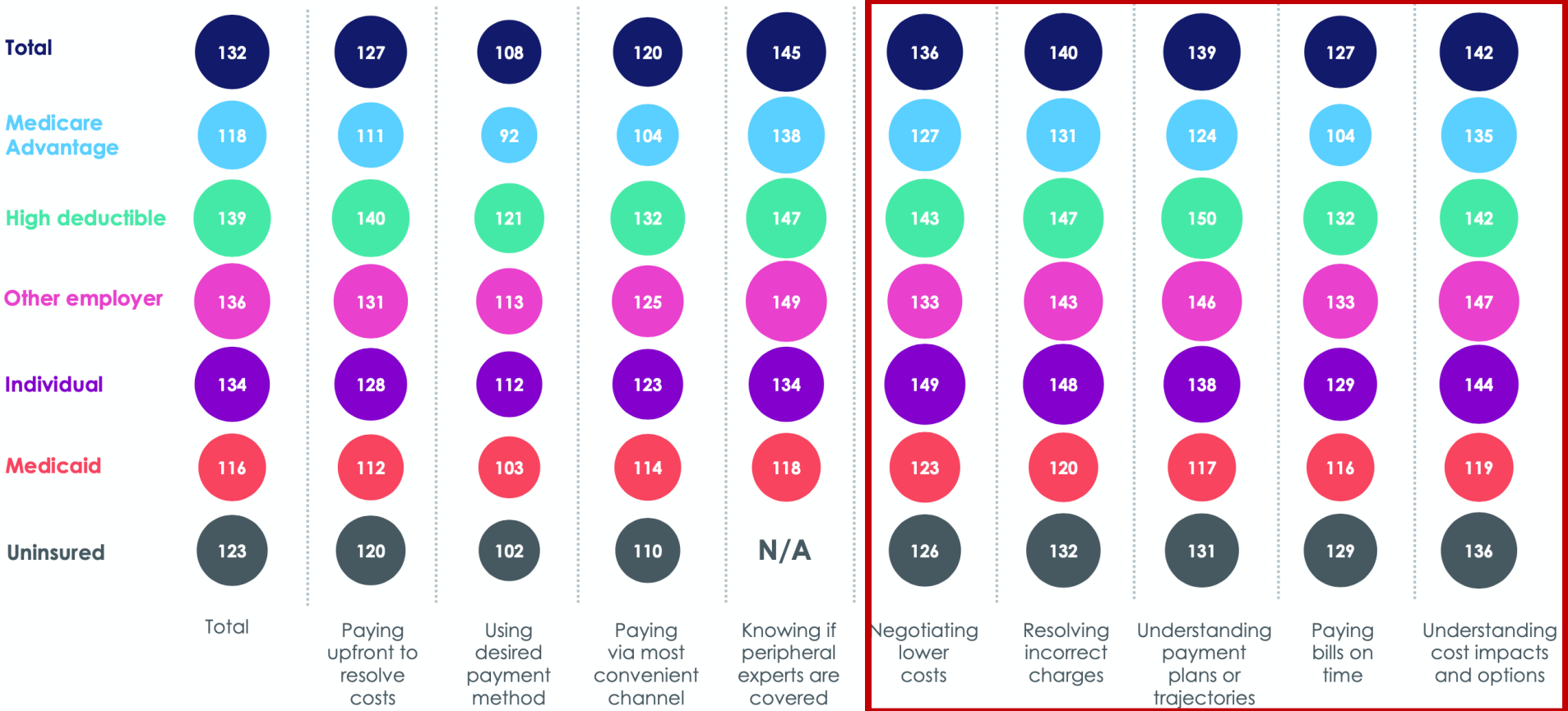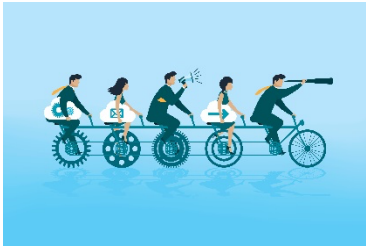
2020 CHANGE HEALTHCARE – HARRIS POLL CONSUMER EXPERIENCE INDEX

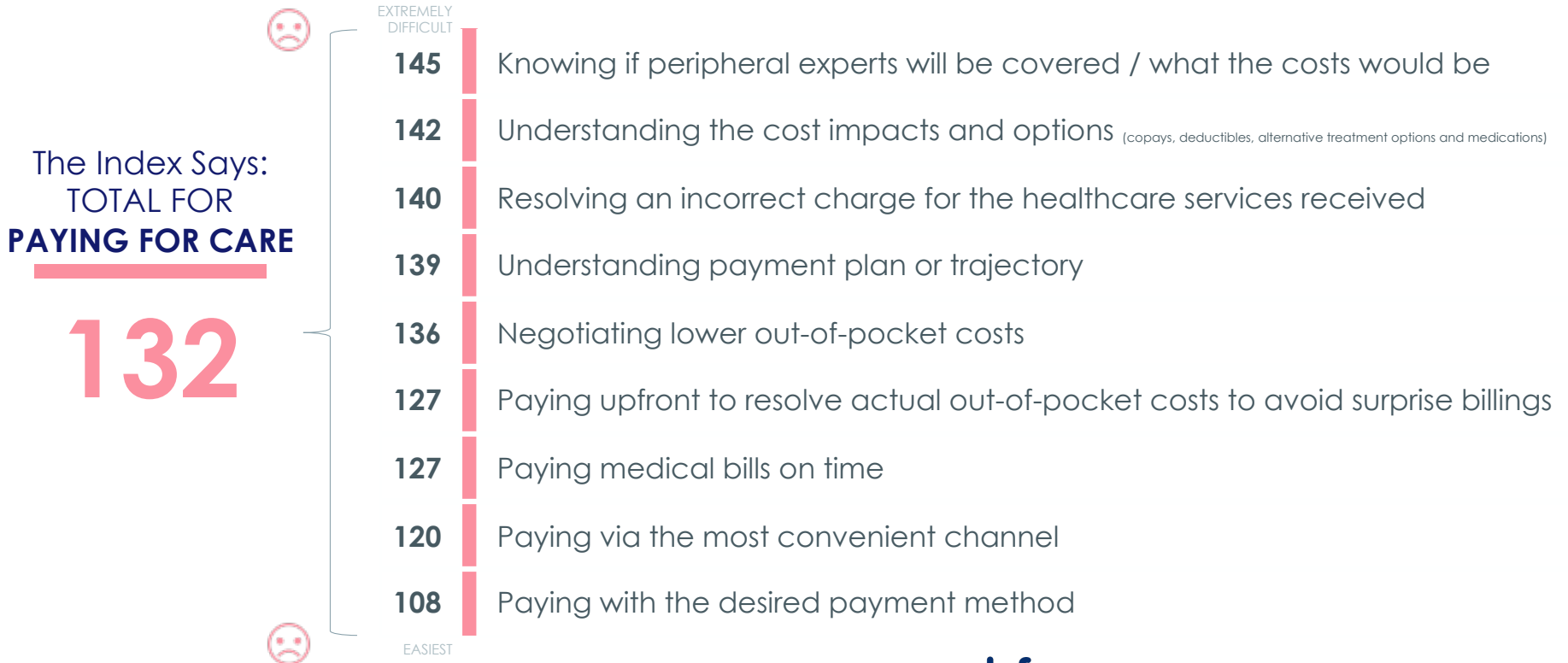*Larger circles/scores indicate higher levels of difficulty*

Paying for Healthcare

	Total	Paying upfront to resolve costs	Using desired payment method	Paying via most convenient channel	Knowing if peripheral experts are covered	Negotiating lower costs	Resolving incorrect charges	Understanding payment plans or trajectories	Paying bills on time	Understanding cost impacts and options
Total	132	127	108	120	145	136	140	139	127	142
Medicare Advantage	118	111	92	104	138	127	131	124	104	135
High deductible	139	140	121	132	147	143	147	150	132	142
Other employer	136	131	113	125	149	133	143	146	133	147
Individual	134	128	112	123	134	149	148	138	129	144
Medicaid	116	112	103	114	118	123	120	117	116	119
Uninsured	123	120	102	110	N/A	126	132	131	129	136

The Harris Poll
Harris Insights & Analytics LLC, A Stagwell Company

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The Harris Poll
Paying For Care

## While online tools have simplified payment transactions, details around coverage remain murky

EXTREMELY DIFFICULT

The Index Says:
TOTAL FOR
PAYING FOR CARE

132

145 | Knowing if peripheral experts will be covered / what the costs would be

142 | Understanding the cost impacts and options (copays, deductibles, alternative treatment options and medications)

140 | Resolving an incorrect charge for the healthcare services received

139 | Understanding payment plan or trajectory

136 | Negotiating lower out-of-pocket costs

127 | Paying upfront to resolve actual out-of-pocket costs to avoid surprise billings

127 | Paying medical bills on time

120 | Paying via the most convenient channel

108 | Paying with the desired payment method

EASIEST

The Harris Poll

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Participation Polling question #2

For **2021**, what do you already know to be your number one problem area for Patient Experience to focus on

o Increasing access to scheduling patient care

o Increasing a digital patient experience

o Reducing uncompensated care trends
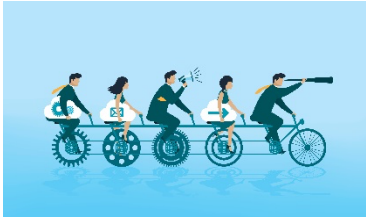
Patient Experience Testing Your Agility

Providers are Facing the New Patient-Centric Paradigm…

Provider RCM Jobs-to-be-Done

Core RCM → 🏥 ← **New Patient Focus**

	Core RCM	New Patient Focus
Description	• Scheduling & registration • Eligibility verification • Claims management • Patient collections • Denials and underpayment management	• Patient recruitment and retention • Mobile enabled access & ease of scheduling • Patient financial education / transparency • Referral leakage / optimize patient mix • Patient relationship management
Key Metrics	• Cost-to-collect • Revenue yield • Days not final billed (DNFB)	• Revenue per patient & payment capture • Patient retention, loyalty & preference • Patient outcomes
Competencies	• Right shore • Intelligent Process Automation • Artificial intelligence	• CRM & omni-channel communication • Marketing analytics and automation • Artificial intelligence

Sources: Change Strategy Interviews, McKinsey, LEK, 250 executive GLG Interviews

CHANGE HEALTHCARE
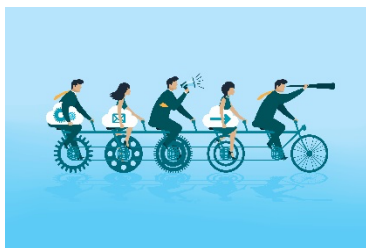
Patient Experience Testing Your Agility

Patient Experience Agility – Take Home Test

| Category	Task
Workforce Management	Policy & Procedures for alternate work environments including task-oriented productivity monitoring
Workforce Management	Cross training opportunities & lend / lease programs between departments as volumes fluctuate
Workforce Management	Identify & prioritize automation & technology efforts (patient self service, price transparency, robotics, AI)
Workforce Management	Resource plans for elective procedure fluctuation, Covid Testing/Vaccine inquiries, Scheduling capacity
Workforce Management	Long term contingency planning & resource models – leverage vendors as insurance policies
Patient Access Management	Reduce uncompensated care – revisit coverage discovery tools and Financial Counseling staffing coverage for IP, ED, OP
Patient Access Management	"Virtual" patient access strategies (tele-Financial Counseling), recharge your Patient Access contact center
Patient Access Management	Population health - outreach strategies – see every patient on their expected frequency, tele-health
Patient Access Management	Staffing flexibility with fluctuating volumes (COVID-19 impact, Testing, Vaccines, Impacts to Scheduling)
Patient Access Management	Evaluate, upgrade or replace patient self-service tools scheduling, virtual check-in, benefit counseling
Cash Management	Reimagine KPI's and dashboard analytics
Cash Management	Redefine financial policies to adapt to Covid-unemployment, rise in aged self pay receivables
Cash Management	Evaluate and capitalize on federal assistance programs
Cash Management	Optimize current capacity to fill previous process and revenue holes – Charge Capture, Coding, A/R Management
Cash Management	A/R assessment and prioritize high dollar / high propensity to pay accounts
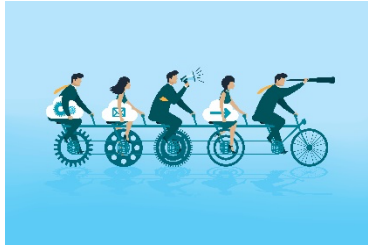
Participation Polling question #3

For **2021**, predict your confidence that your Patient Experience planning will weather the forces of Rising Uncompensated Care, Covid Testing/Vaccine inquiries & Price Transparency?
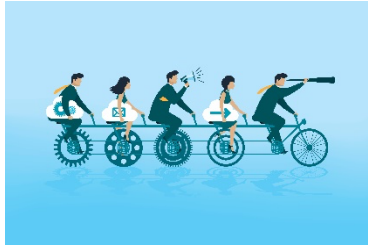
o Extremely Confident

o Somewhat Confident

o Lacking Confidence
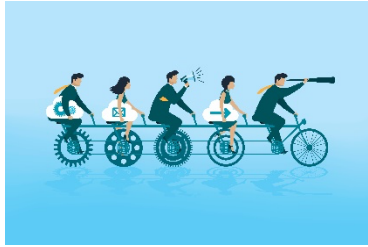
Participation Polling Question #4

Please indicate if you would like to receive a link to download the full Harris Poll at no cost

o Yes

o No

Additional contact information

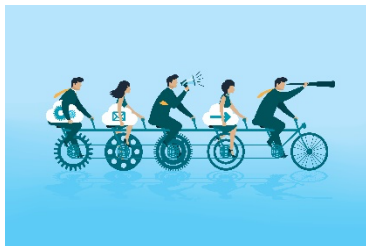Please provide your contact information for us to email the report link directly to you for download

Keith Slater

Change Healthcare

M: (330) 398-5312

keith.slater@changehealthcare.com

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Thank you,
and some medical humor!

"I'm going to hold up a number of outstanding medical bills, tell me how many you see?

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