

AccessOne®

Compassionate financing. Accessible care.



# The Psychology of Choice: How It Can Impact Patient Engagement

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MAY 5, 2022



# Introduction



**Jason Nelms, MHA**  
*AVP, Patient Financial  
Services*  
**Atrium Health**

- Responsible for primary enterprise customer service call center, self-pay receivables, PFS legal operations, and partner management
- More than 21 years revenue cycle experience, past 10+ with Atrium Health



**Stephen Scott**  
*Chief Client Services  
Officer*  
**AccessOne**

- Oversees Implementation, Client Success, and Solution Strategy for AccessOne
- Career focused on research to support human behavior and cognitive best practices to improve patient well-being
- More than 16 years in human health services, past 10+ years with AccessOne



# Atrium Health Organizational Overview

 **Atrium Health**

**69,800+** Teammates | **50** Hospitals\*

**44** Urgent Care Locations | **45** EDs | **25** Cancer Care Locations

**3,705+** Physicians | **17,000+** Nurses

**\$11.1 Billion**  
Net Operating Revenue

**\$2.9 Billion**  
In last 5 years

*Invested into renovations, new care locations, equipment upgrades and other capital projects*

\*Note: Includes Joint Venture and Affiliated Enterprises

**24**

## *In One Day at Atrium Health*

**37,800** Patient Encounters (1 every 2 seconds)

**25,000** Physician Visits | **3,900** ED Visits | **700** Home Health Visits

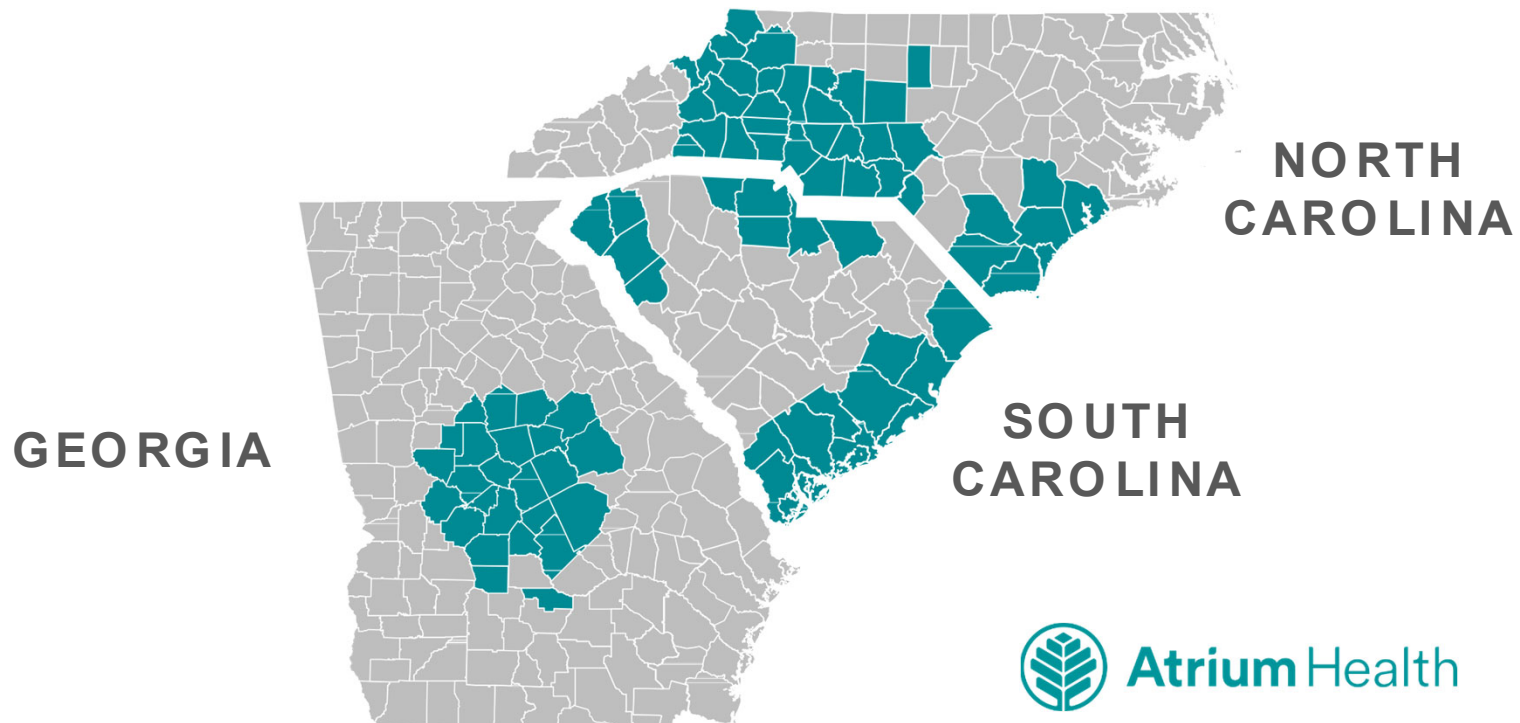
**475** New Primary Care Patients | **14,000** Virtual Care Encounters


**91** Babies Delivered | **635** Surgeries

**\$5.6  
Million**

**Each day in uncompensated care and other  
benefits to our community.**

# Population Coverage of Over 7 Million



The background is a solid orange color with a repeating pattern of small, light-orange icons. These icons include various symbols related to healthcare, such as a person, a stethoscope, a microscope, a wheelchair, a camera, a pill, a DNA helix, a bar chart, a line graph, a pie chart, a clock, a dollar sign, and a document. The icons are arranged in a grid-like fashion, creating a textured effect.

# How to help patients find the best pathway to engagement/payment



**Understand all the things that impact individual consumer decision making and how it may impact revenue cycle**



**Review three proven theories about decision making and their potential impact on patient engagement and collections**

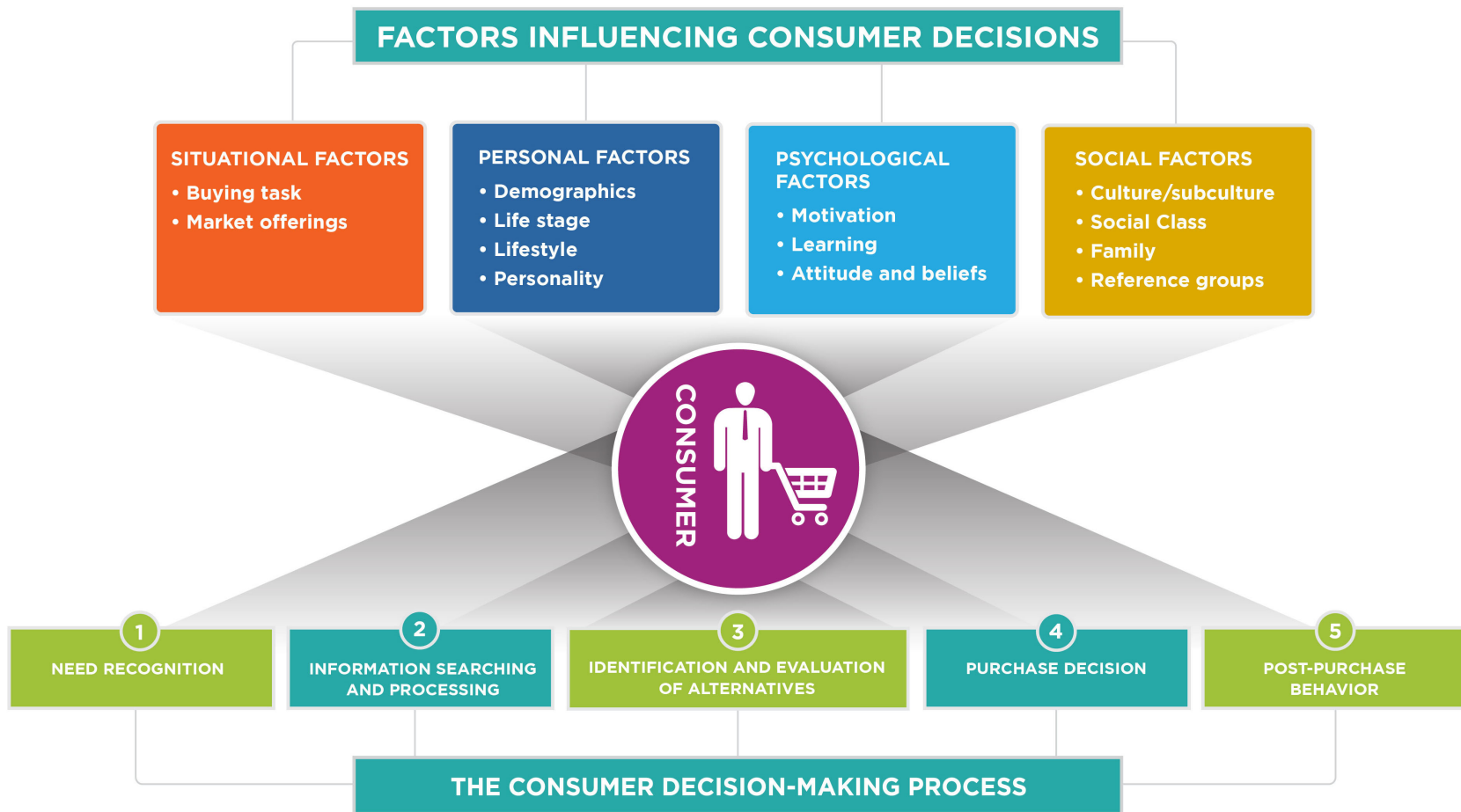


**Discuss data and survey results that suggest patient-first strategies are the most effective because they are dynamic**

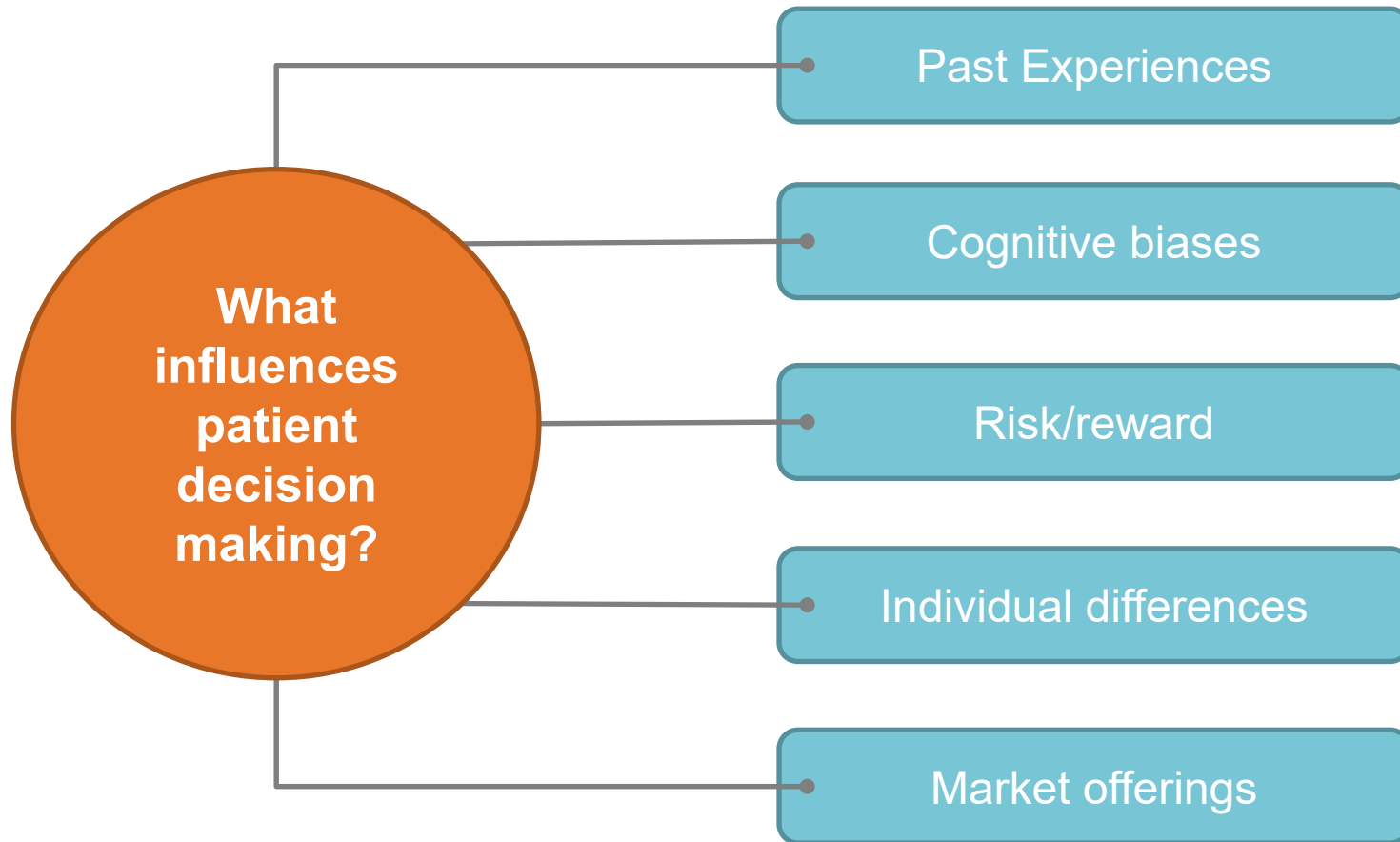


Many variables impact decisions

**Inclusive support and clear processes can help guide engagement – people enter their healthcare situations with pre-existing internal and external factors.**



## What factors are most prominent in a healthcare situation to patients and their families when determining physical/financial health?



# Patient experience and decisions

**These theories focus on the domain where patients are presented decisions and how their options can influence outcomes and perception.**

## Prospect Theory

- Loss aversion: losses loom larger than gains
- Phases: editing and evaluation
- Biases effect outcomes

## Framing Effect

- Decisions are influenced by the way information is presented
- Equal options can be viewed very differently

## Paradox of Choice

- Multiple options can overwhelm and decrease satisfaction
- Clear processes can help focus option set to be delivered

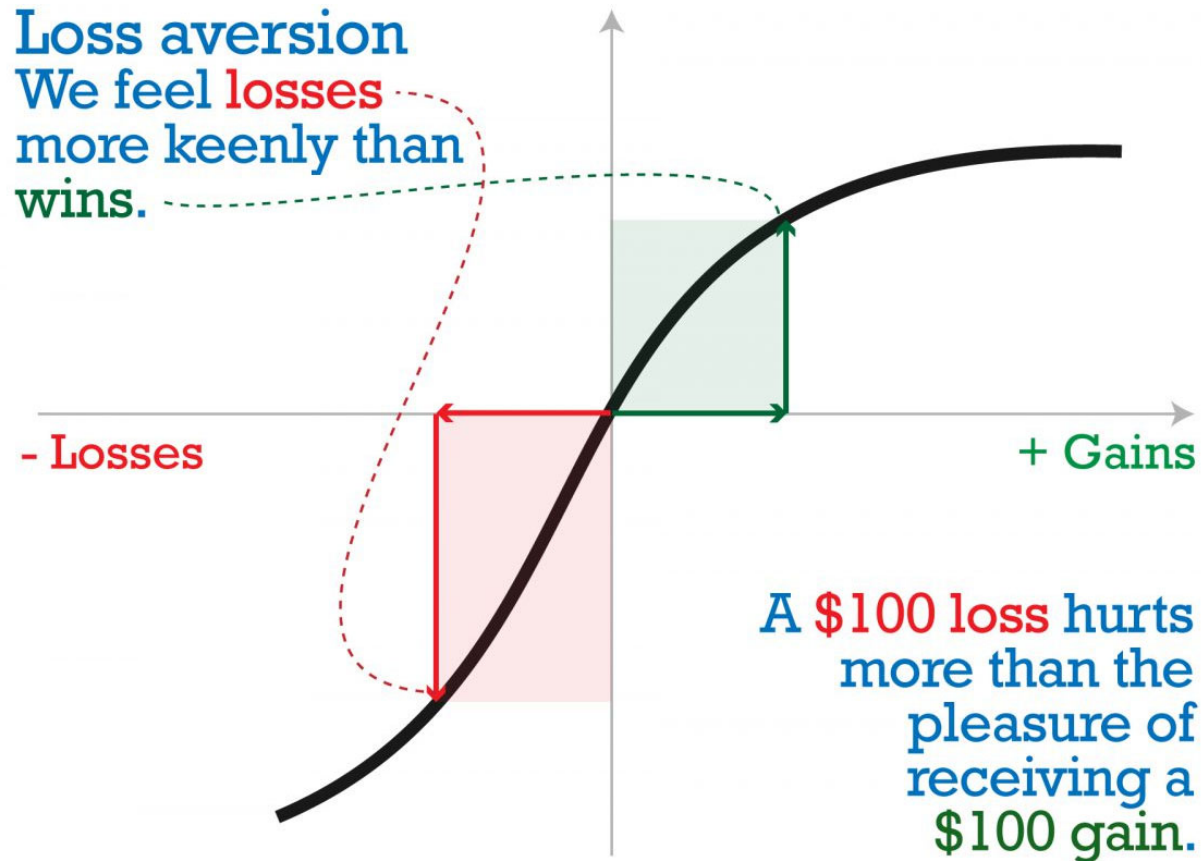




# The psychology of decision making in a healthcare setting

# Prospect theory and healthcare

Everyone's healthcare entry/outcome is unique, but often these encounters are coupled with both physical and financial loss.



Kahneman and Tversky



**What percent of patients making over \$100k are very concerned about paying medical bills?**

- a. 0% to 25%
- b. 25% to 50%
- c. 50% to 75%**
- d. 75% to 100%

# Medical expense concerns

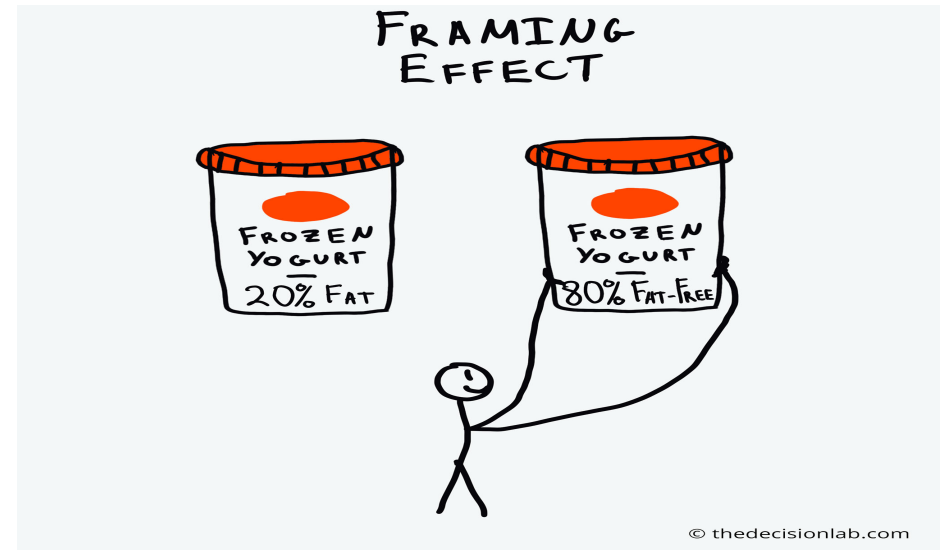
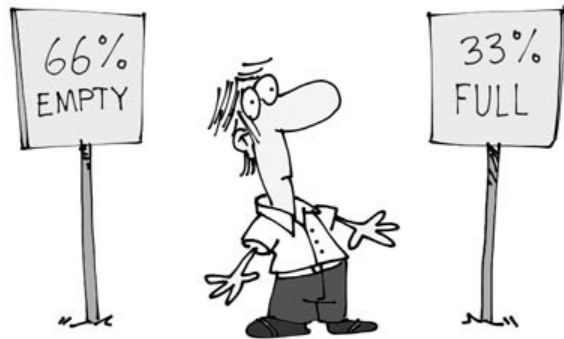
**Percent of respondents who are very concerned about paying general medical expenses cuts across all income brackets.**



Source: AccessOne/Engine Insights Survey, Fall 2021

# Framing in the revenue cycle

1. What areas in the Revenue Cycle or Point of Service could be impacted by how information is framed?
2. Have you used framing when developing front-end/back-end scripting and/or statement/portal messaging?
3. How could you do more to highlight patient benefits with current processes from Pre-registration through Day 120?





# Paradox of Choice

People want the freedom to choose but can become both overwhelmed and or dissatisfied when presented too many options – this impacts (1) their ability to choose and (2) their perceived satisfaction later.

1

## Too many choices?

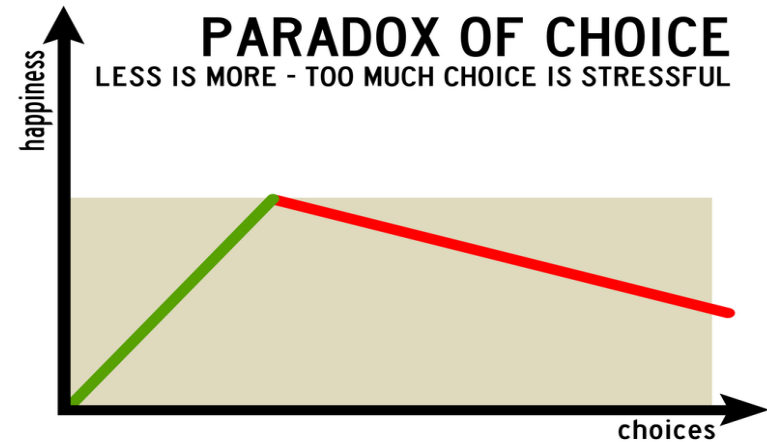


**24 choices of jam**  
attracted 60% of the shoppers  
**3%** of shoppers bought jam



**6 choices of jam**  
attracted 40% of the shoppers  
**30%** of shoppers bought jam

2

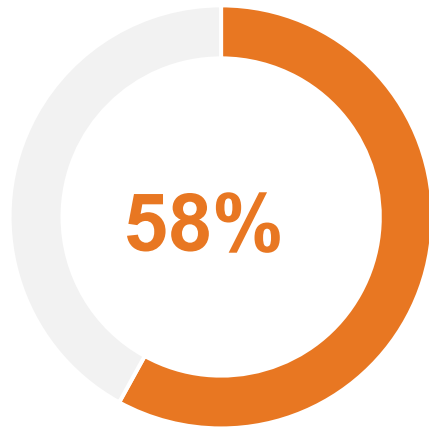




**What percent of patients delayed medical care in the past year?**

- a. 0% to 25%
- b. 25% to 50%
- c. 50% to 75%**
- d. 75% to 100%

**Patients are very likely to delay medical care to avoid a healthcare bill.  
Payment of medical bills is not considered a priority.**



of respondents have  
**delayed medical care  
in the past year**

- 1 Mortgage or rent
- 2 Utility bills (water/heating/gas)
- 3 Credit card bills
- 4 Phone bills
- 5 Internet bills
- 6 Medical bills
- 7 Cable bills
- 8 Student loan payments

# Finding the sweet spot for your patients

1. Are too many insurance and/or payment options confusing patients to the point of deferring care?
2. What options do you offer your patient's now to help entry – is it too many?
3. How do you triage patients' financial needs and still give them simple options with clear solutions?





# **Atrium Health's focus on patient experience and engagement**

# Current Challenge

How do we do this **better than** we are doing now, while **improving patient experience?**



**Inclusive and clear communication across all patient engagement settings**



**Centralize customer service support and optimize self-service access**




**Increase satisfaction while more obligation falls on patient families**




**Record increases in patients' out-of-pocket costs for care demand that revenue cycle teams:**

- Help patients understand costs of care before services are delivered
- Engage patients in finding the right approach to payment



Yet, even when patients have significantly more out-of-pocket expenses, hospitals struggle to get the patient financial experience right.

# Billing statement clarity



**Important Message**  
**Pay Securely Online**  
 Go to: [www.atriumhealth.org](http://www.atriumhealth.org)  
 Select Pay Bill.  
 Your PIN is **Q1111**

Learn about ways to pay your bill, see what other bills you may get, or how to get help paying your bill, see page 2 or visit [My.AtriumHealth.org](http://My.AtriumHealth.org)

**Visit My.AtriumHealth.org to:**

1. View and pay all of your accounts in one place
2. Enroll in E-Statements
3. View statements
4. Create AccessOne payment plans
5. View lab results
6. Request medical bills and more

**Need a payment plan?**  
 Atrium Health has partnered with AccessOne to offer flexible payment plans for our patients. To learn more visit [www.myaccessone.com/atrium](http://www.myaccessone.com/atrium).

Atrium Health  
 Return Mail Processing Only  
 PO Box 2090  
 Morrisville, NC 27560

00001111110000038853

\*\*\*\*\*AUTO\*\*S-DIGIT 2111  
 JOHN A SAMPLE  
 123 MAIN STREET  
 ANYTOWN NC 12345-6789

Statement Date 1/7/2019  
 Patient Name Jane A Sample  
 Responsible Person Number 123456789  
 Responsible Person John A Sample  
 Payment Due Date February 4, 2019

**What you owe now**

**\$388.53**

Payment Due February 4, 2019

Your insurance company has processed your claim(s). The "amount you owe" includes balances for hospital and doctor visits with Atrium Health. This is what the patient owes after insurance.


**Please note that \$177.73 is now more than 90 days past due and partial payments will not prevent further collection activity.**

If you are paying by check, please write your Responsible Person Number on your check. To see a summary of each account, go to page 3 of this bill. Make your check(s) payable to Atrium Health.

<b>Responsible Person</b>	John A Sample
Responsible Person Number	123456789
<b>Amount Due By February 4, 2019</b>	<b>\$388.53</b>
<b>Amount Included</b>	\$ _____

**Please mail check(s) and correspondence to this address only:**

**Atrium Health**  
**PO Box 71108**  
**Charlotte, NC 28272-1108**



Statement Date 1/7/2019  
 Patient Name Jane A Sample  
 Responsible Person Number 123456789  
 Responsible Person John A Sample  
 Payment Due Date February 4, 2019

Current						
Account	Date of Service	Total Charges	Ins Pmts/Adjs	Pat Pmts/Adjs	Current Balance	
20018111111	11/20/2018	\$164.00	-\$136.55	\$0.00	\$27.45	
<b>Professional Services</b>	Stephanie A Smith, MD			Office Visit		
<b>Your insurance company has processed your claim(s). Please review your explanation of benefits received from the insurance company for detailed insurance payment(s). The current balance listed above is the amount due after insurance has paid and is included in the minimum amount due by February 4, 2019 listed below.</b>					<b>Subtotal</b>	<b>\$27.45</b>
Past Due						
Account	Date of Service	Total Charges	Ins Pmts/Adjs	Pat Pmts/Adjs	Current Balance	
20018222222	10/1/2018	\$136.00	-\$114.99	\$0.00	\$21.01	
<b>Professional Services</b>	Mandy Jones, NP			Office Visit		
20018333333	10/5/2018	\$136.00	-\$111.29	\$0.00	\$24.71	
<b>Professional Services</b>	Harry K Jones, MD			Office Visit		
20018444444	10/15/2018	\$136.00	-\$111.29	\$0.00	\$24.71	
<b>Professional Services</b>	Harry K Jones, MD			Office Visit		
20018555555	11/5/2018	\$136.00	-\$114.99	\$0.00	\$21.01	
<b>Professional Services</b>	Nichole M Smith, NP			Office Visit		
90800666666	11/20/2018	\$1,140.30	-\$1,048.39	\$0.00	\$91.91	
<b>Hospital Services</b>	Outpatient			CHS NorthEast		
<b>The patient balance(s) listed above is now past due by more than 30 days and is included in the minimum amount due by February 4, 2019 listed below. Please send full payment to avoid further collection activity.</b>					<b>Subtotal</b>	<b>\$183.35</b>
Final Notice						
Account	Date of Service	Total Charges	Ins Pmts/Adjs	Pat Pmts/Adjs	Current Balance	
90800777777	9/7/2018	\$928.55	-\$742.84	-\$7.98	\$177.73	
<b>Hospital Services</b>	Emergency			CHS NorthEast Emergency		
<b>The patient balance(s) listed above is now past due by more than 90 days and is included in the minimum amount due by February 4, 2019 listed below. Further collection activity may be pursued if the outstanding balance for this account(s) is not paid within 30 days from the date of this notice.</b>					<b>Subtotal</b>	<b>\$177.73</b>
					<b>Amount Due</b>	<b>\$388.53</b>

Minimum Amount Due: \$388.53



All statements include financial assistance information



Every patient is informed of their options on every statement

**Summary of Hospital Financial Assistance Programs**

Atrium Health strives to provide financial assistance based on a patient's ability to pay while modeling at all times the Atrium Health core value of "Caring". The Atrium Health financial assistance programs are designed to ensure assistance is provided to patients demonstrating a financial need and to ensure Atrium Health complies required Federal or State regulations related to financial assistance. Those eligible for financial assistance will never be billed more than the amounts generally billed (AGB) to an insured patient. For more information on the calculation for AGB, contact Patient Customer Service.

**There are two financial assistance programs available at Atrium Health:**

**Coverage Assistance & Financial Assistance (CAFA)**

The CAFA program is for North Carolina and South Carolina residents who are uninsured patients and have received hospital inpatient services or observation services. It also includes hospital outpatient services that result in a balance greater than or equal to \$10,000. Uninsured patients with these types of services will be reviewed for CAFA by the Atrium Health Financial Counseling Department. A financial counselor will interview the patient and if they are eligible for other coverage opportunities. If a patient fully cooperates with this process and no coverage is available, their account will be evaluated for financial assistance based on their income as compared to federal poverty guidelines (FPG). Patients with income less than or equal to 200% of FPG will receive a 100% discount. Patients between 201% and 400% of the FPG will qualify for partial discounts. Interest free payment options are available to assist patients in paying their remaining balance.

Patients found eligible for the CAFA program for medically necessary inpatient or observation services are eligible for a 100% discount provided by the Atrium Medical Group.

**Financial Assistance Scoring (FAS)**

The Financial Assistance Scoring program is for North Carolina and South Carolina residents who are uninsured patients and have received hospital outpatient services that resulted in a balance less than \$10,000. Each account will be automatically reviewed for a financial assistance discount prior to billing. Eligibility is based on a financial assistance score from a third party vendor that indicates the likelihood a patient lives in poverty. Patients with qualifying accounts will be extended a 100% adjustment and will not receive a bill. Patients with a qualifying score are not required to take any action. Patients found ineligible will receive a letter indicating the account was found not eligible. Patients with outpatient services who are not eligible may choose to apply for a full review. Uninsured patients receiving Emergency Department services will be responsible for a \$75.00 copay.

Patients can apply by downloading an application at [AtriumHealth.org/FinancialAssistance](http://AtriumHealth.org/FinancialAssistance) and mailing it to the Atrium Health Financial Counseling Department - PO Box 32861, Charlotte, NC 28232 - or by contacting Patient Customer Service at 855-237-2293 to receive an application by mail or obtain an application in person in the hospital facility's admitting office.

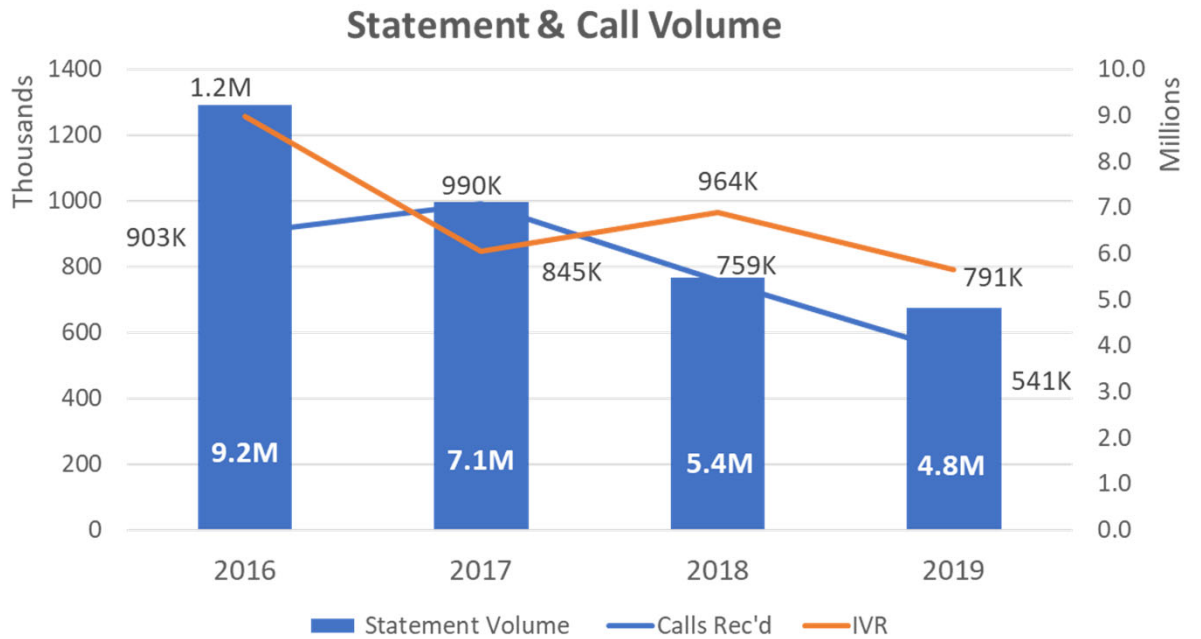
A copy of the Atrium Health Coverage Assistance and Financial Assistance policy and documents are available upon request electronically and/or by mail.

This information is available in Arabic, Burmese, French, Hindi, Korean, Russian, Simplified Chinese, Spanish, Traditional Chinese, and Vietnamese.

Atrium Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.  
ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-821-1535.  
注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-821-1535。

# Unified customer service center

- More patient friendly
  - One number to call
- Reduced call volume
- Greater teammate satisfaction
- 50% reduction in statement costs
- Gained FTE efficiencies



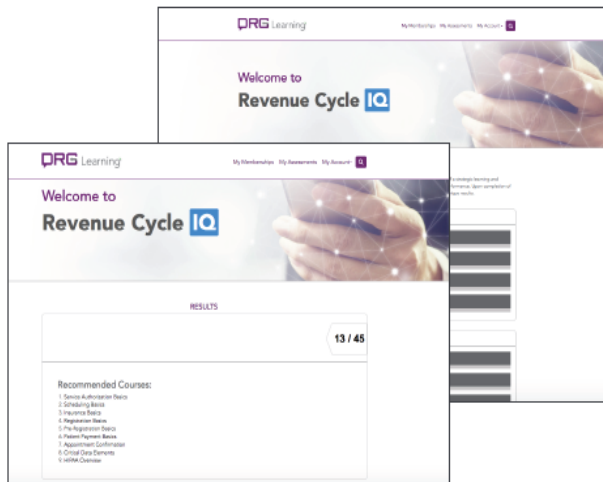
Patient Financial Services Orientation Track for all new hires and current teammates

HEALTHCARE BUSINESS INSIGHTS | SEE THE OPPORTUNITIES

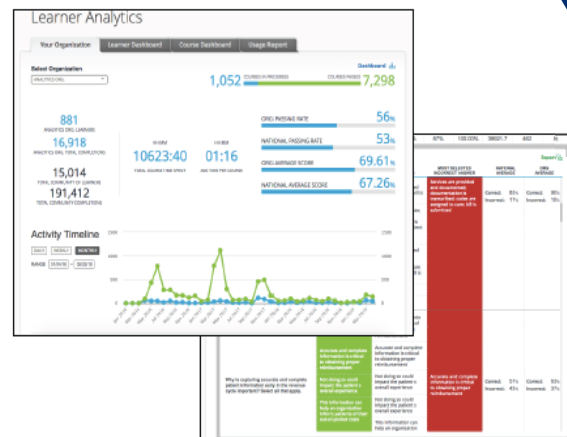
## Tools to Test and Track Staff's Knowledge

### Revenue Cycle IQ Assessment

- Pre-assessment tool designed to test staff's current revenue cycle competency and recommend courses to specifically cover their gaps



www.DecisionResourcesGroup.com | © 2018 DR/Decision Resources, LLC. All rights reserved.



### Learner Analytics

- Track a learner's progress through their assigned curriculum, dig into what % of staff are consistently getting questions wrong, compare against other peers nationwide, and more.

# Benefits of outsourcing payment plans



Optimizes current resources during a time when health systems are facing hiring challenges

Streamlining patient payment choices improved patient experience – ease of use

Patients are more likely to pay when given options that are easy to engage with flexibility for all health care needs

**Atrium Health has more than 50 hospitals, 37,000+ patient encounters daily, and \$11B+ net operating revenue.**

## With patient financing, Atrium Health experienced:



**\$135M**

Balances under  
AccessOne  
management



**8%**

Reduction in  
bad debt



**67%**

Decrease in  
call center wait  
times



**52%**

Growth in  
payment plan  
participation



**85%**

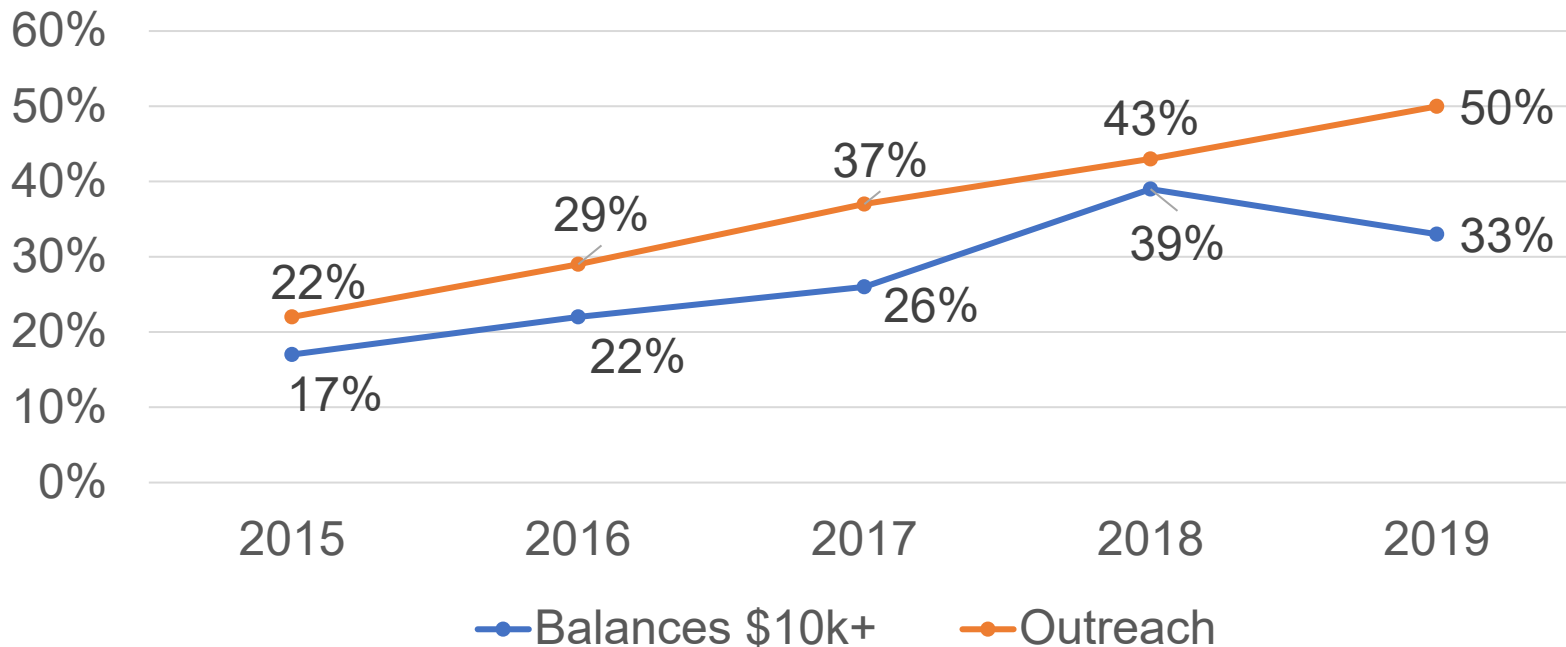
Net collection  
rate after all  
fees and  
recourse

## Multiple options help patients engage

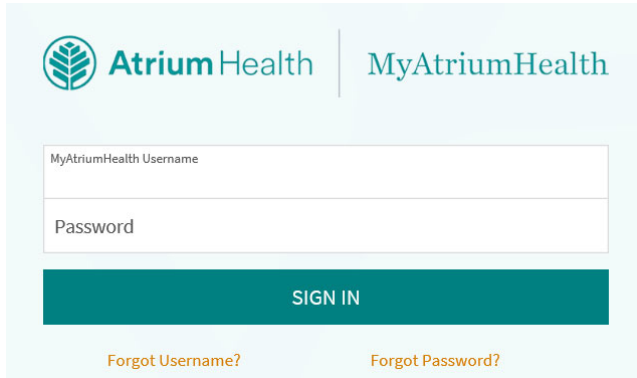



**Adding catastrophic balances and hardship and/or balance remaining after Financial Assistance programs widens reach and allows for equity in payment options, while avoiding negative patient satisfaction outcomes from harder tactics.**

### Net Collection Rates



# Self-service portal



 **Atrium Health** | MyAtriumHealth

MyAtriumHealth Username

Password

**SIGN IN**

[Forgot Username?](#) [Forgot Password?](#)



Total as of  
10-02-2019

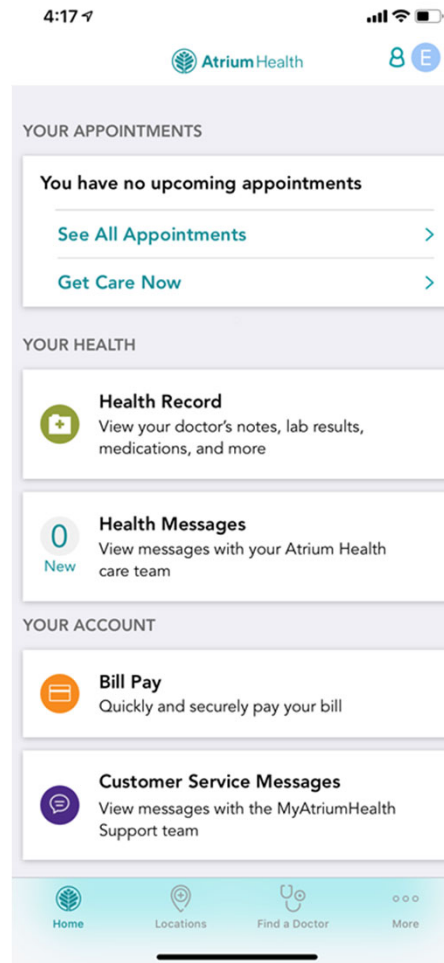
**\$482.91**

[Make a Payment](#)


[Ask About a Bill](#)

[Set Up a Payment Plan](#)

[Financial Assistance](#)



4:17

 **Atrium Health** 8 E


**YOUR APPOINTMENTS**


You have no upcoming appointments

[See All Appointments](#) >


[Get Care Now](#) >


**YOUR HEALTH**





 **Health Record**  
View your doctor's notes, lab results, medications, and more

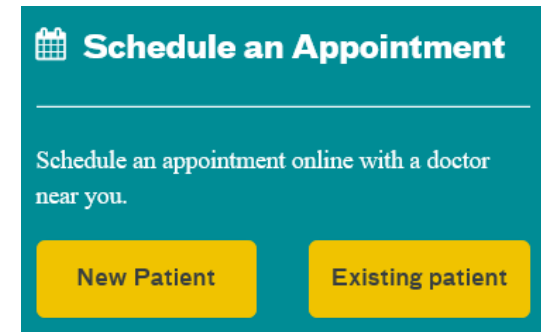
 **Health Messages**  
View messages with your Atrium Health care team  
New


**YOUR ACCOUNT**

 **Bill Pay**  
Quickly and securely pay your bill

 **Customer Service Messages**  
View messages with the MyAtriumHealth Support team

 Home  Locations  Find a Doctor  More



 **Schedule an Appointment**

Schedule an appointment online with a doctor near you.

[New Patient](#) [Existing patient](#)

# Meeting patients where they are



“The best customer service is if the customer doesn’t need to call you, doesn’t need to talk to you. It just works.”

– Jeff Bezos, Amazon



# Partnership creates satisfaction

Patient Financing Net Promoter Score  
**NPS +74 (n=230)**

“After a few of life’s accidents we had a number of medical bills that we could not possibly pay off. Through AccessOne, we were able to managed our medical bills over an extended period of time and add to the balance as needed with no interest. We were very thankful.”

- Stephanie Heifuss



**#1 Ranked Vendor  
in KLAS**

**91.9 (n=32)**  
Overall Score

Relationship – **93.7**  
Loyalty – **93**  
Value – **92.5**  
Product – **90.3**

# Discussion/Questions

**Jason Nelms, MHA**

[jason.nelms@AtriumHealth.org](mailto:jason.nelms@AtriumHealth.org)

**Stephen Scott**

[sscott@myaccessone.com](mailto:sscott@myaccessone.com)

# Thank You!