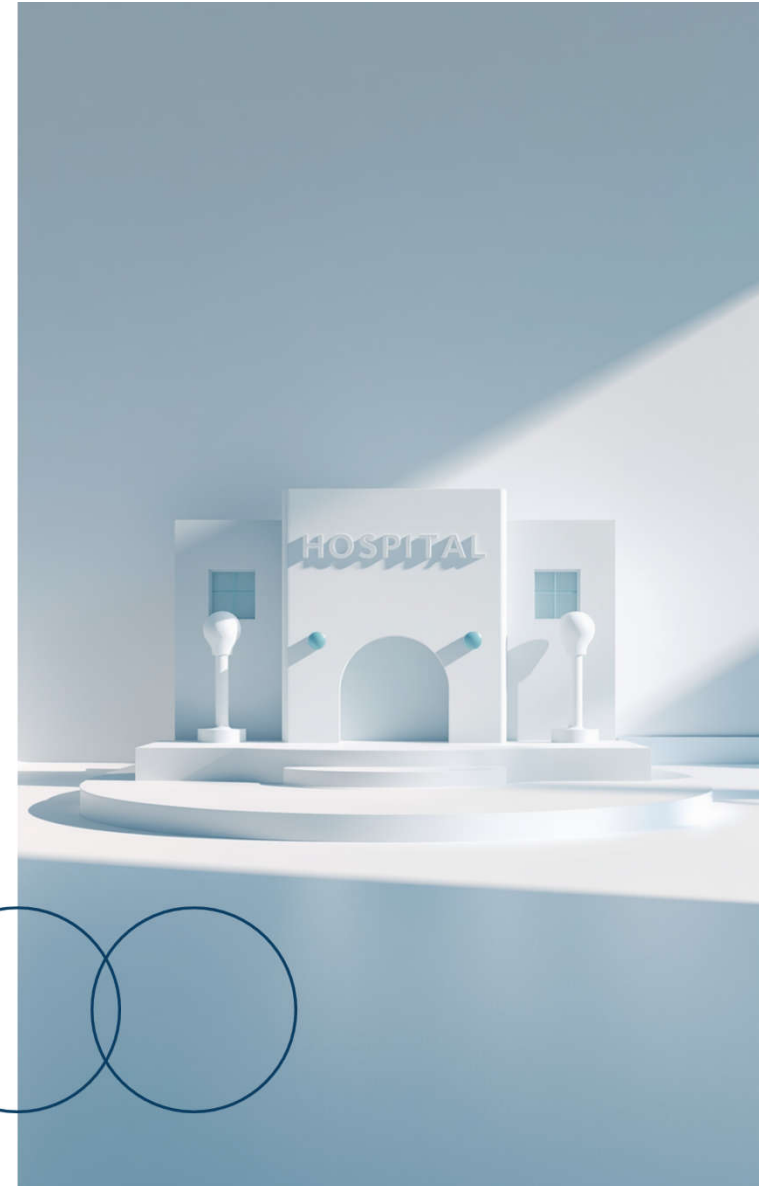
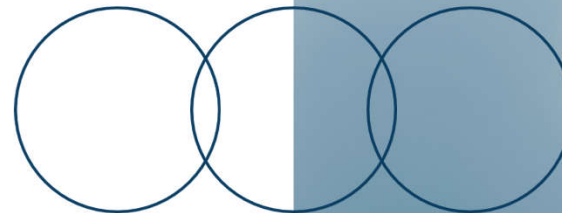


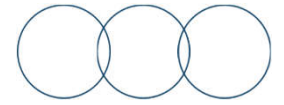
MISSISSIPPI HFMA ANNUAL CONFERENCE; MAY 11, 2026

Uncompensated Doesn't Mean Unrecoverable

A RETROACTIVE FUNDING STRATEGY
FOR MISSISSIPPI HOSPITALS



Meet Your Presenters



Monique Lappas

CEO
Qualify Health

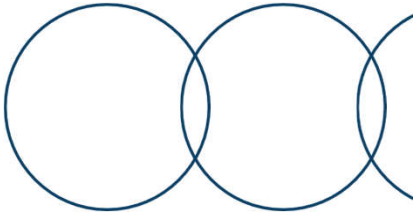


Heidi Kennedy

Director, Single Business Office
North Mississippi Health Services

Mississippi Healthcare Landscape

2026 and beyond

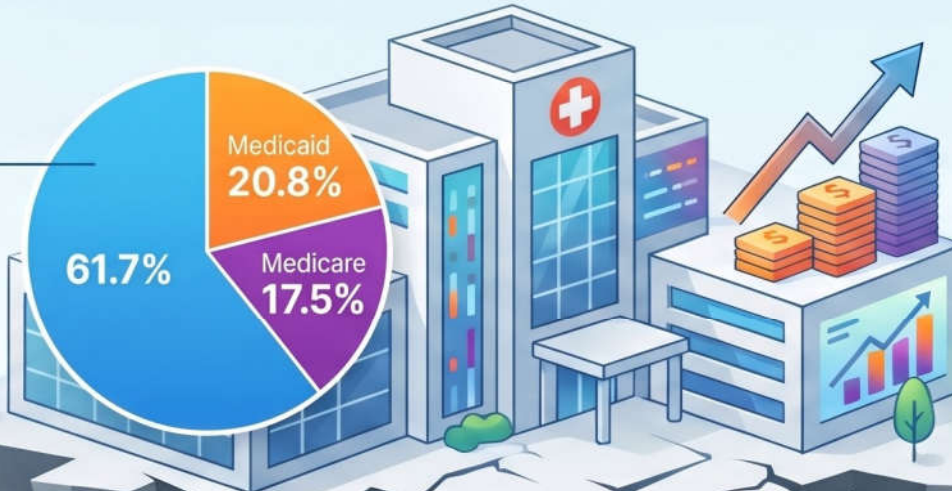


Mississippi Financial Snapshot



Payer Mix
(Share of Hospital Revenue)
Commercial/Private Insurance
61.7%

Commercial insurance is the largest revenue stream but faces pressure from high-deductible plans.



Charity Care Surge
40% Increase

Mississippi hospitals follow a national surge in free and discounted care volumes.

Rural Transformation Injection (2026 Boost)
\$206M

A 2026 funding boost provides a partial offset for rural workforce and telehealth.

Federal Funding Losses
\$5.4 Billion

A decade-long loss in federal funds due to lack of Medicaid expansion.

State Payment Cuts
\$160M

Annual State Payment Cuts
State-directed Medicaid payment phasedowns begin tightening hospital revenue starting in 2029.

Future Revenue Pressures
(2027-2030+)

Escalating Risk of Facility Closures

Rural and safety-net hospitals face rising service-reduction risks without major new funding.

Financial Cliff Ahead



2024–2026: The Fragile Stability Phase

2027–2030+: The Margin Erosion Outlook

\$206M Temporary Rural Funding

Statewide rural-health-transform funding provides a short-term cushion for struggling facilities through 2026.



Stagnant Revenue Growth

Medicaid and Medicare revenue remains flat or shows only nominal low-single-digit growth.

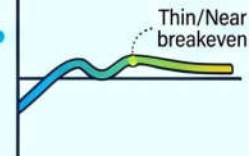


Margin Pressure from Bad Debt

Operating margins are already pushed down by rising charity care and bad-debt expenses.



Operating Margin



State-Directed Payments:



Uncompensated Care:
Mid-single-digits

2027–2030+: The Margin Erosion Outlook

\$160M Annual Payment Cuts

State-directed hospital payments are projected to drop significantly starting in 2029.



Drift Toward Negative Margins

Without Medicaid expansion, more hospitals will likely move toward negative or breakeven margins.



Increased Out-of-Pocket Risk

Commercial revenue relies more on patient collections, increasing the risk of unrecoverable debt.



Operating Margin

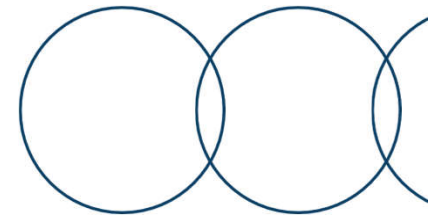


State-Directed Payments:

Uncompensated Care:
Increasing as uninsured share grows

Understanding Retroactive Revenue

Enhancing Healthcare Financial Practices



Giving Mississippi Hospitals More Safety Net

THE REVENUE CRISIS

MILLIONS STRIPPED FROM SAFETY NET

The phase-down of MHAP payments is removing hundreds of millions from hospital funding.

REVENUE LEFT ON THE TABLE

Hospitals routinely write off accounts with unidentified access to charitable or manufacturer funding.



THE LOOK-BACK SOLUTION

RETROACTIVE ACCOUNT RE-EXAMINATION

Systems re-examine self-pay, underinsured, and charity accounts regardless of patient insurance status.



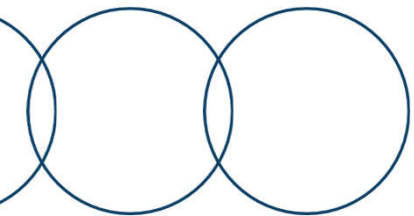
STRATEGIC FINANCIAL PARTNERSHIPS

Partnering with external experts like Qualify Health helps recover dollars and improve processes.



What Are Your Questions?

Open floor for discussion and insights



Get your retroactive estimate

Scan QR code and enter contact info

