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RevCycle, Inc.

Mastermind your Margin

Aligning Compassion with Cash Flow through Digital Engagement

Get to Know Your Speakers

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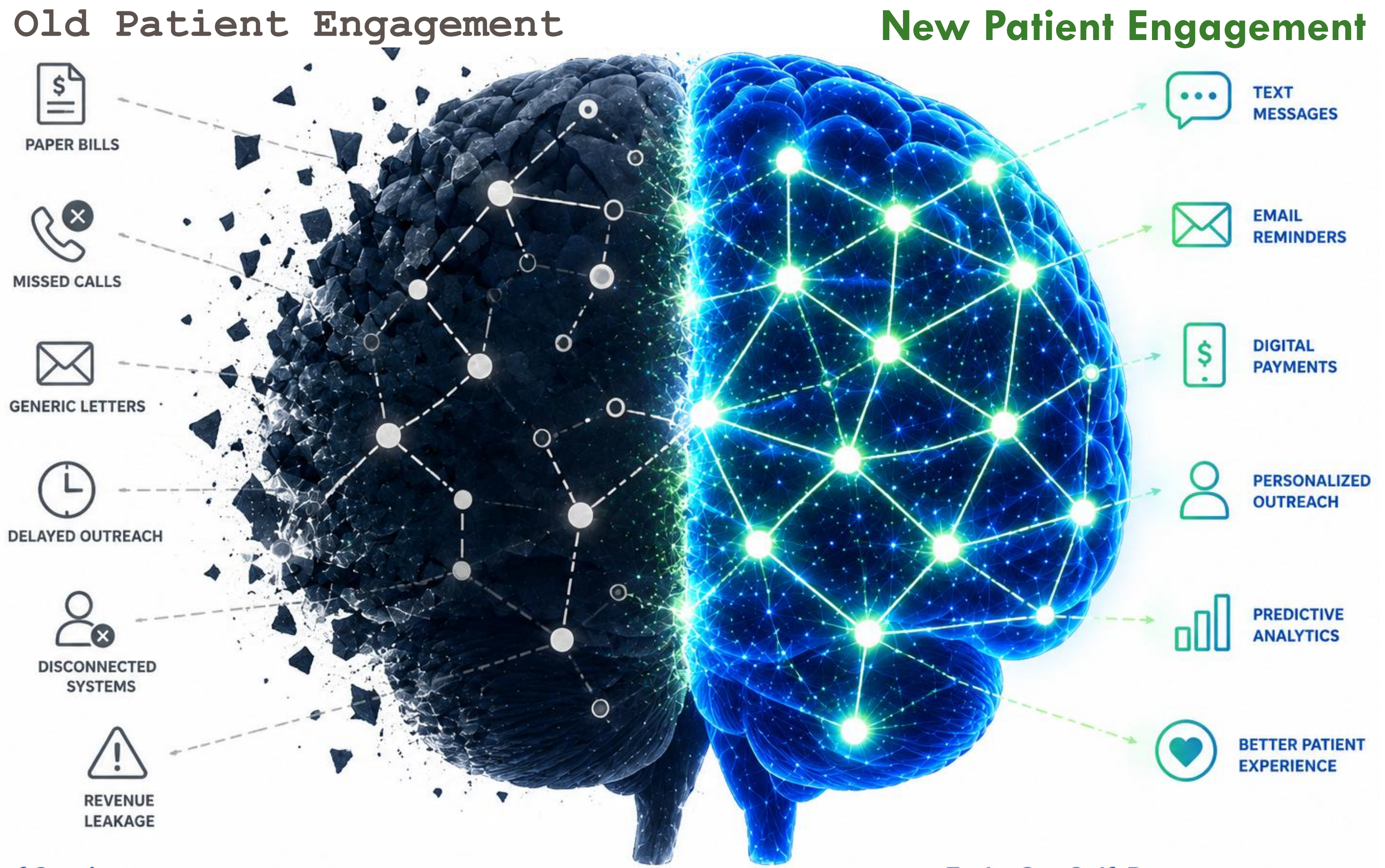
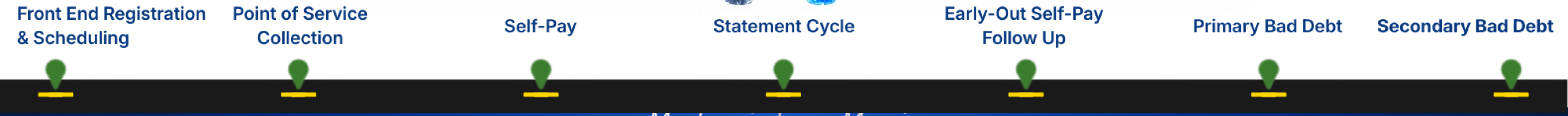
RevCycle, Inc. Your Patients. Your Brand. **Our Priority.**

Core Objectives

- Understand the root causes of patient financial friction in today's self-pay environment
- Recognize how financial experience directly impacts patient trust, satisfaction, and loyalty
- Learn how modern, digital, patient-friendly self-pay approaches drive higher collections and lower costs
- Identify practical strategies to improve both patient outcomes and cash flow utilizing the today's technology, with a consideration on future technology as well
- See how technology, policy, and workflow alignment support sustainable results

From Fragmented Outreach to Connected Engagement





The Self-Pay Challenge Today

- Growth of patient responsibility & common pain points for patients and providers
  - In the April-May edition of HFM, it was indicated that 29% of American consumers believe affordability is the most urgent healthcare problem, up for 23% a year ago.
  - Healthcare costs continue to shift to the patient, with higher deductibles and co-insurance
    - National Health Expenditure 2024 data indicated out of pocket spending grew to 5.9% and was 11% percent of total spend.
  - Affordable Care Act
  - Rising cost of living
  - Medical Debt Credit Reporting

Understanding Patient Financial Friction

- Healthcare billing and reimbursement is confusing
- Patients of lack understanding of healthcare plan benefits and/or networks
- Delayed patient statements lead to confusion and patient calls
- Ease of making payment
- Patient feedback/surveys
  - Patient Advisory Council

The Business Case for Compassion

- Goal: clarity, flexibility, relevant communication
- The link between patient experience and collection performance
- Why traditional collection approaches underperform
  - Not being responsive to the patient's communication preferences
  - Lack of follow-up on communications that are made
  - No personalized or custom messaging
  - Payment plan offers that are not flexible or that do not take into consideration the patient's current financial situation

The Business Case for Compassion

Traditional Self-Pay Strategy

- High-volume outreach
- One-size-fits-all messaging
- Rigid payment workflows
- Limited personalization
- Focus on activity instead of outcomes

Intelligent Compassion-Based Strategy

- Personalized outreach timing
- AI based, consumer behavior insights
- Omnichannel engagement
- Flexible resolution pathways
- Focus on meaningful engagement

Smarter engagement outperforms higher activity.
18% increase in bad debt liquidation rates using intelligent compassion-based strategies

New Era Patient Communication Sources

Email

- Sending a statement or a link to a statement
- Sending links to payment portals
- Sending links to financial assistance applications, COB letters, or other important communications

Text

- Short Message Service – SMS
  - 160-character length
  - Quick and simple communications
- Multimedia Messaging Service – MMS
  - Extends SMS and allows for the sending of media files such as photos, videos, website links and can have 1,600 characters
  - Branded Text Messaging – showing your company logo when the text is sent

Online

- Portal
  - Payment Interactions
  - Billing Questions
  - Financial Assistance
  - Notifications
- Chat
  - AI Enabled Responses
  - Human Supported Responses

Better Data Cleansing = Better Text & Email Delivery

Outbound Text Message Status Codes March 2026	AT&T Wireless # of Outbound Texts	AT&T Wireless % by Status Code	Tmobile # of Outbound Texts	Tmobile % by Status Code	Verizon # of Outbound Texts	Verizon % by Status Code	Overall % by Status Code
Deactivated Number	1	0.01%	2	0.02%	5	0.03%	0.02%
Delivered	12048	89.45%	7188	85.03%	13266	90.79%	88.97%
Invalid destination address	506	3.76%	798	9.44%	757	5.18%	5.64%
Message Expired	269	2.00%	145	1.72%	179	1.23%	1.62%
MMS Content Blocked	152	1.13%	0	0.00%	1	0.01%	0.42%
MMS Unsupported	0	0.00%	19	0.22%	0	0.00%	0.05%
Queued to carrier	2	0.01%	0	0.00%	1	0.01%	0.01%
System Error	2	0.01%	249	2.95%	145	0.99%	1.08%
Unable to forward	71	0.53%	0	0.00%	1	0.01%	0.20%
Undeliverable	350	2.60%	249	2.95%	88	0.60%	1.88%
Undeliverable - Handset Error - Permanent	1	0.01%	49	0.58%	0	0.00%	0.14%
Undeliverable - Handset Error - Review	67	0.50%	2	0.02%	63	0.43%	0.36%
Total Texts Sent	**13469**		**8453**		**14611**		**36533**

Branded MMS Messaging Delivers Results!
Logo, direct phone number, and payment website in a single touchpoint, builds immediate trust and credibility.

Your Email Domain Reputation Drives Deliverability
Email providers use the sender reputation as a key factor in deciding whether or not to deliver an email to a main inbox, the spam folder, or even reject it entirely. Learn about domains, warmup accounts, and seedlists to increase deliverability by obtaining a 'High' reputation rating from inbox providers such as Gmail and Outlook.

94.21%
Overall March Text Delivery Rate – strong data hygiene and well-structured messaging

1.68%
Overall Text March Opt-Out Rate – 16% lower than 2% industry standard

New Era: Digital Engagement Maturity

Agent Enablement
Guardrails in place, digital SOP's, visibility into digital experience, initiate links

Conversion Economics
Dynamic payment offers and options, automated digital abandonment follow-up

Compliance & Quality Assurance
Consent capture, lock templates, automated compliance checks, audit processes

Data & Integration
Near real-time event propagation, syncing of payments, opt-outs, and disputes

What the New Era of Revenue Cycle Needs in a Digital Self-Pay Strategy

Voice Audio

AI Model

Demographic Information

Credit History

Features from Voice Audio

Digital Engagement

Web Portal Activity

Payment History

Intent to Pay:
Likelihood of payment in 7 days

ML Model 1

Liquidation Rate:
The percentage of liquidation over the account's lifetime

ML Model 2

The Difference Between AI and ML:

Artificial Intelligence: AI, the ability for systems to mimic human cognitive abilities such as reasoning, problem solving, and language understanding

Machine Learning: ML, is a subset of AI that focuses on machines learning patterns of data to improve performance

What the New Era of Revenue Cycle Needs in a Digital Self-Pay Strategy

Multi-modal AI Models: Combine voice sentiment, digital engagement, payment history, demographics, and credit data to generate Intent-to-Pay and Probability of Recovery scores for every account, every day

Real-time feedback loops: Every consumer interaction, payment, email, call outcome, feeds back into the model, sharpening the recommendations over time

Account Prioritization Metrics: Determining the minimum guidelines for work activity, balanced by the strategy for who to contact, how often, and through which channels

Hourly Contact Recommendations: By the hour pilot program for whom to call, for the best time to reach a consumer

AI-powered template personalization: Customized verbiage for text, email, and voice interactions for each patient based on their historical information

The Result: An 11% increase in average payment size across self-pay primary bad debt collection accounts when these practices are utilized.

Smarter Self-Pay Strategies

- Pre-Service
  - Prior Authorizations
  - Insurance Eligibility Estimates
  - Collections, Payment Plans

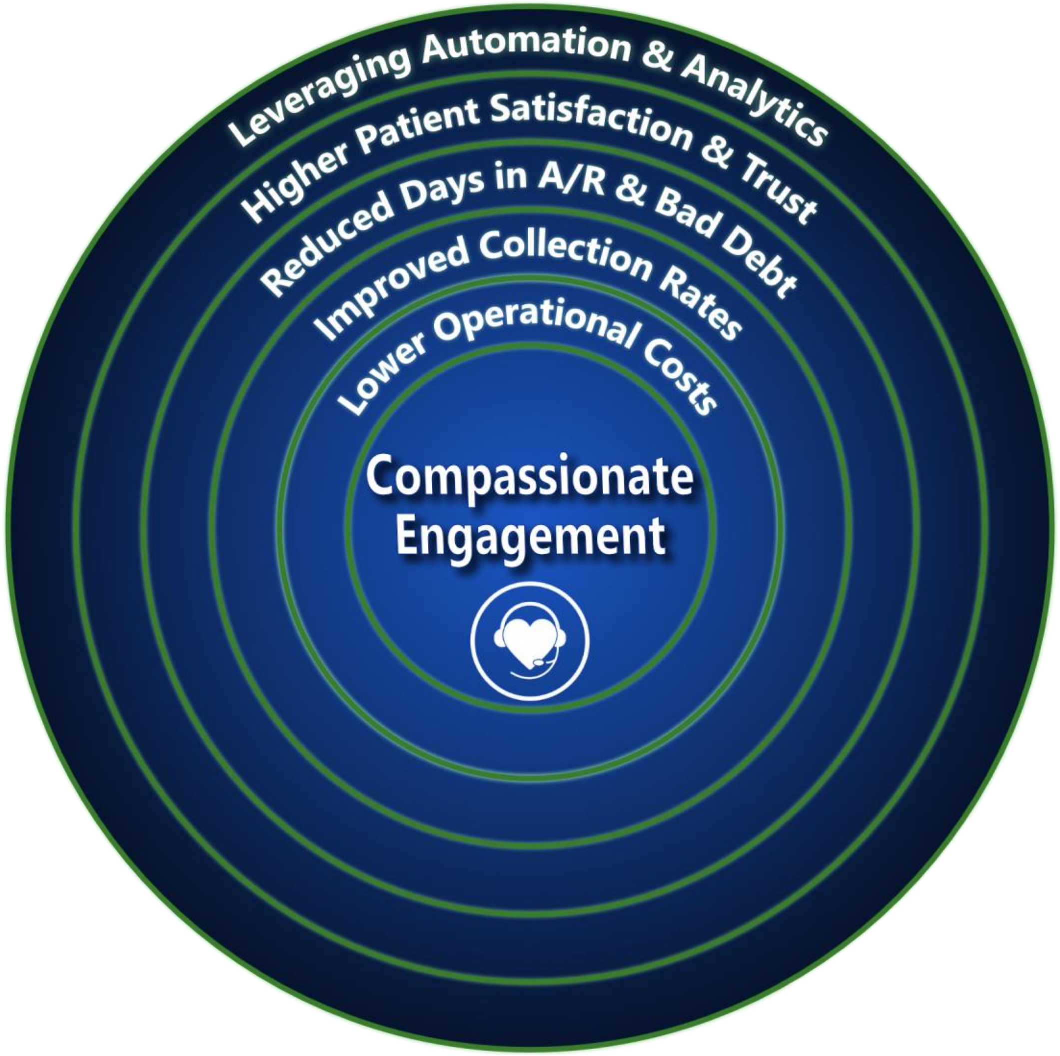
- Flexible payment options and automation
  - Prompt Pay Discount
  - Financing partner – considerations for this strategy

- Digital-first, patient-preferred channels

Aligning Teams Policies & Technology

- Cross-functional alignment (access, financial counseling, billing)
- Consistent policies that balance fairness and compliance

Results that Matter



Key Takeaways & Next Steps

Building your roadmap for continuous improvement in
"A New Era of Revenue Cycle"

- **Establish agent enablement foundations**
- **Implement smarter self-pay strategies**
- **Achieve cross-functional alignment**
- **Deploy multi-modal AI & ML models**
- **Activate real-time feedback loops & account prioritization**
- **Measure & optimize conversion economics**