

# Making Patient Payments Payoff for Hospitals

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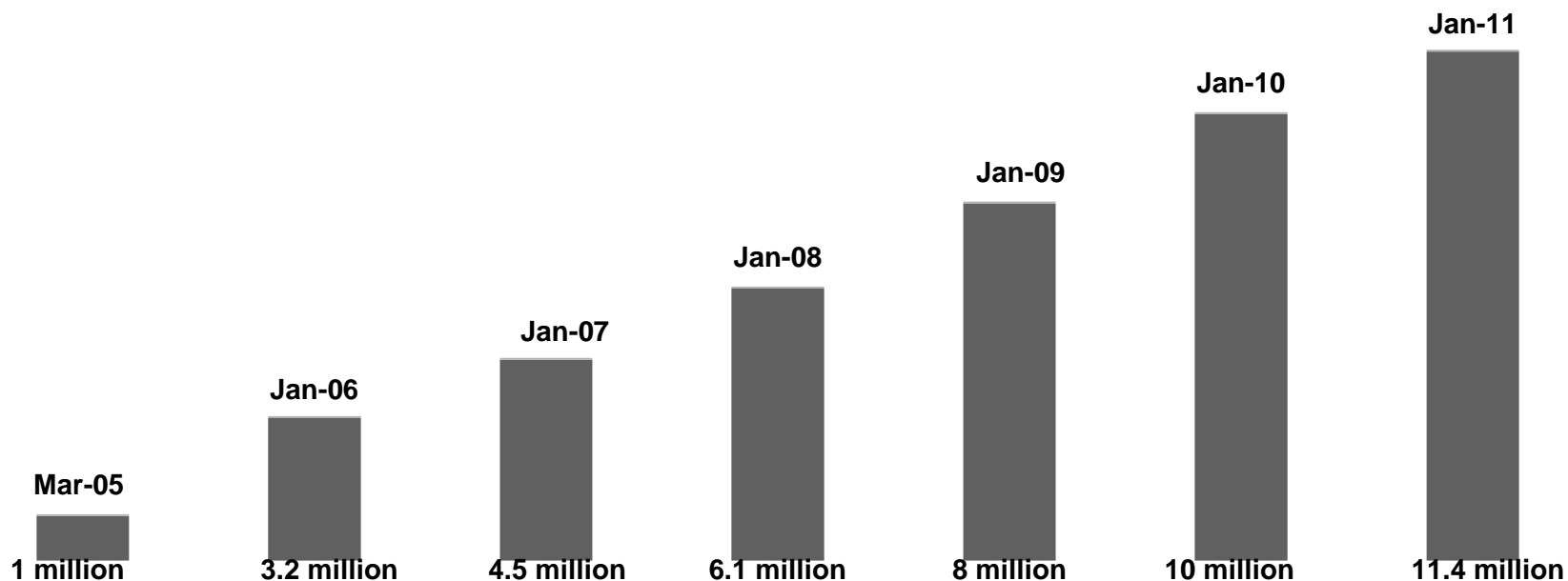
Dwight Seeley, Community Health Systems  
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# Overview

- Historic Perspective on Patient Responsibility
- Current State of the Industry
- Looking Beyond Technology

# Historic Perspective

## Health Savings Account (HSA)/High-Deductible Health Plan (HDHP) Enrollment March 2005-January 2011



*AHIP Center for Policy and Research, 2005-2011 HSA/HDHP Census Reports, June 2011*

# Historic Perspective

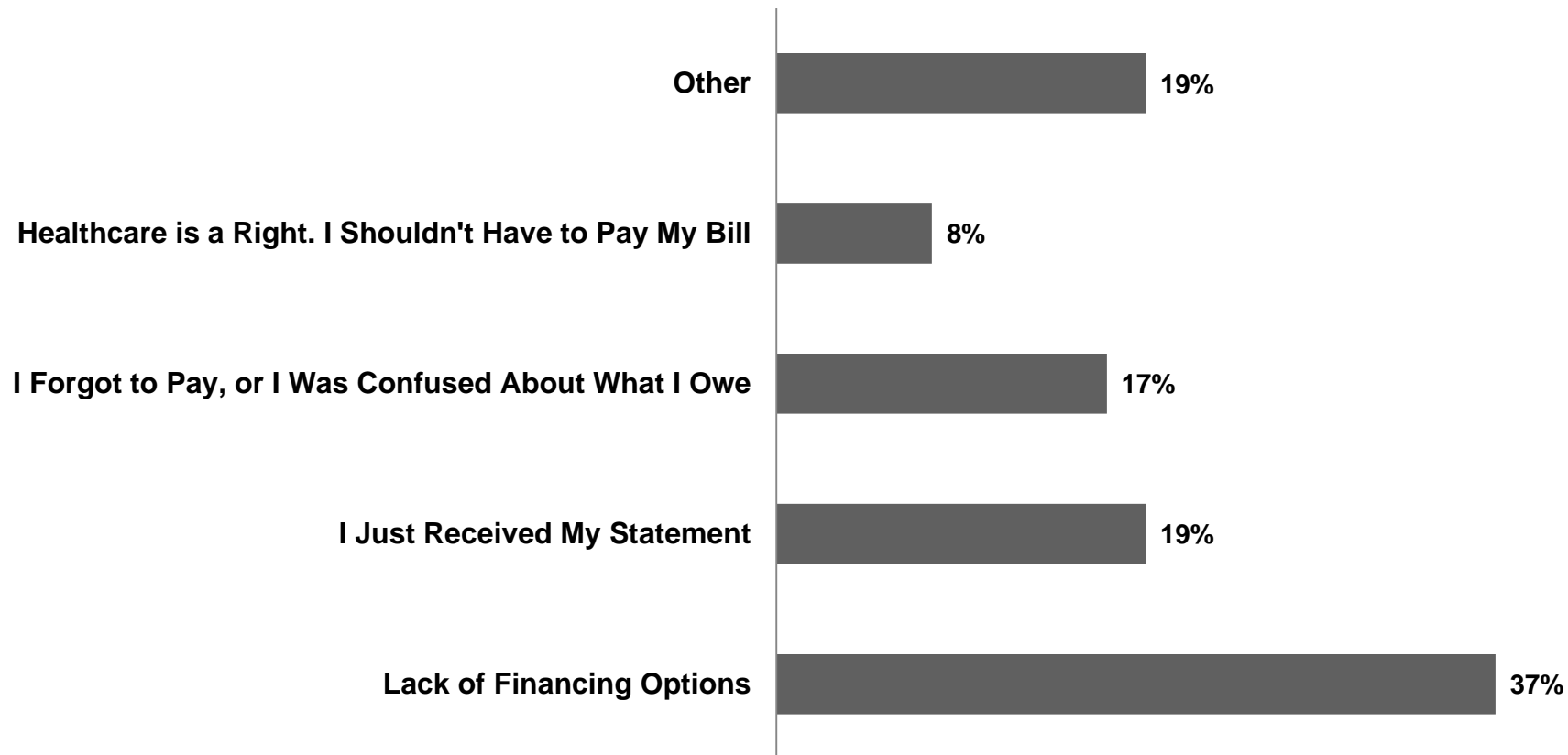
- HDHPs represent a significant shift in patient responsibility (provider income)
  - Average deductibles for HDHPs\*
    - \$3,000+ for individuals
    - \$6,000+ for families
  - Out-of-pocket costs for insured patients could be as high as \$420 billion by 2015\*\*

*\*AHIP Center for Policy and Research, 2005-2011 HSA/HDHP Census Report, June 2011*

*\*\*McKinsey US Healthcare Payments: Remedies for an Ailing System, April 2009*

# Current State of the Industry

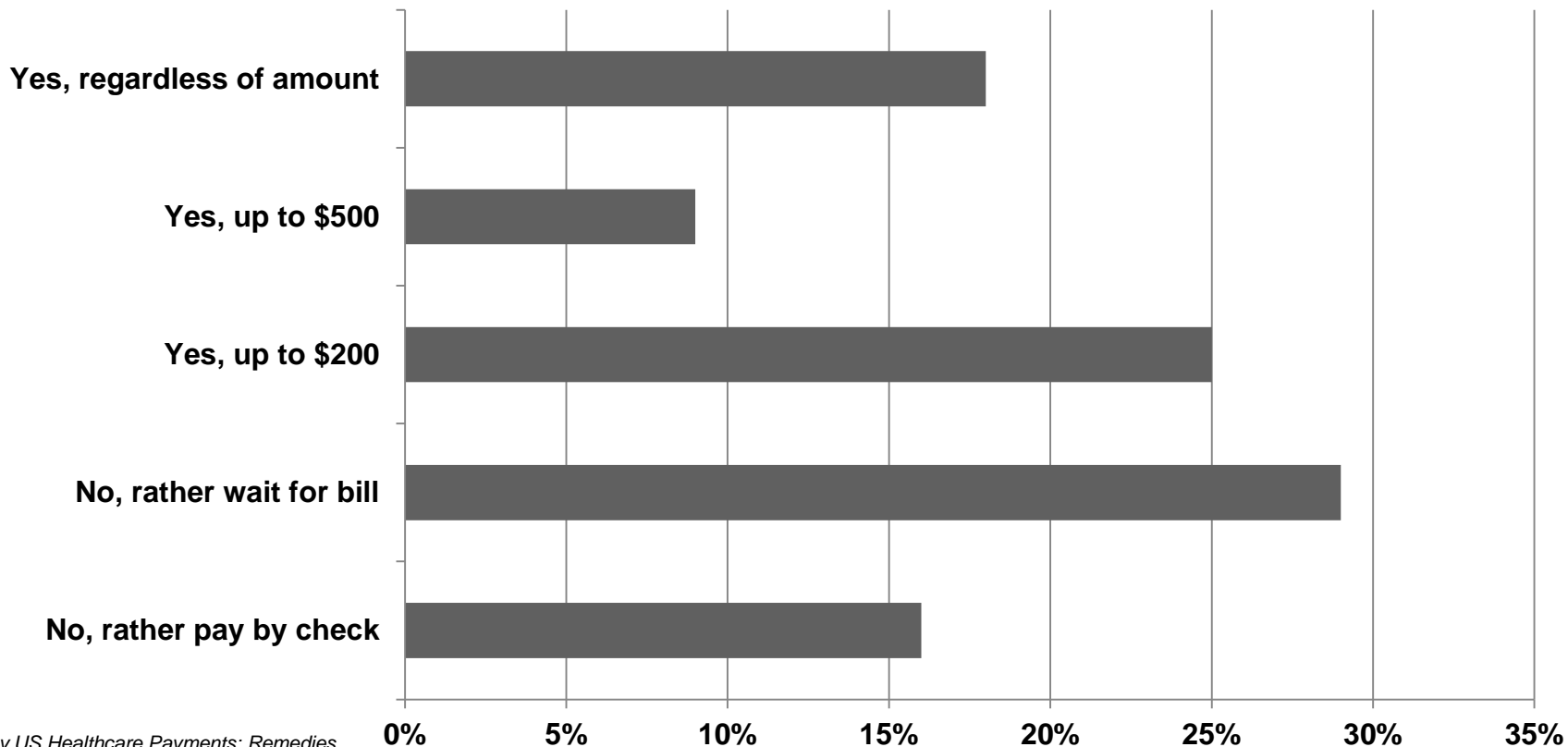
## Why Patients Don't Pay



McKinsey U.S. Healthcare Payments: Remedies for an Ailing System, April 2009

# Current State of the Industry

## Willingness of Patients to Pay at Point-Of-Service



McKinsey US Healthcare Payments: Remedies  
for an Ailing System, April 2009

# Beyond Technology

- Technology is not the only answer to improve the patient collections process
  - Improve upfront communication
  - Give patients every opportunity to pay
  - Continue to evaluate current practices

# Beyond Technology – Community Health Systems

- Implementing strategies around the patient collections process:
  - Education
  - Rewarding upfront collections
  - Outside resources
  - Financial counseling
  - “Patient friendly billing”



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