

#### ENHANCE ENGAGEMENT

- More accurate price estimates<sup>1</sup>
- Appointment reminders
- Easy payments

#### REDUCE COSTS

- Virtual patient financial counseling
- Automated billing and payment

#### COLLECT MORE

- Personalized payment plans
- Easy to understand bills

# Modern Patient Financial Engagement

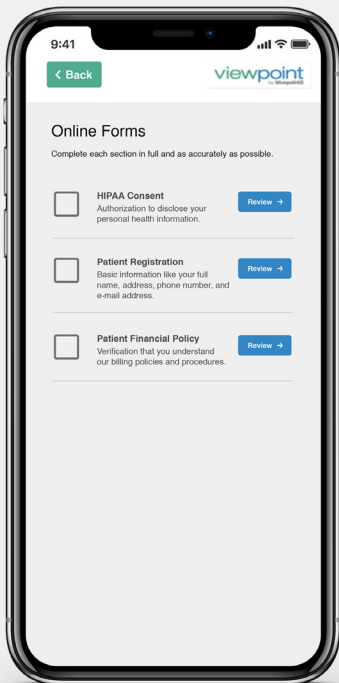
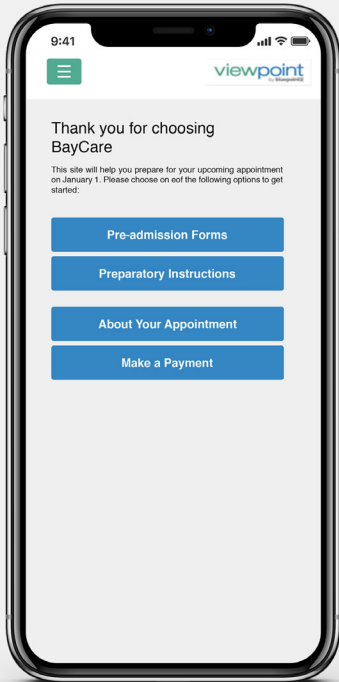
Getting patients to pay increasingly relies on more personalized and automated communication. Healthcare providers are responding by enhancing patient engagement. As a result, providers are proactively engaging patients from start to finish, enabling more accurate price estimates, reducing operational costs and raising collections up to 27%.<sup>2</sup>

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## The Market Challenge

Paying for healthcare can often be a confusing, expensive endeavor for patients. To raise collections, healthcare providers must work to engage patients from pre-service to post-service with better messaging tactics, simplified billing and preferred payment methods. Making smarter use of patient data allows providers to proactively address and overcome these challenges, all while lowering costs and raising satisfaction.





## Provide More Accurate Cost Estimates

When patients know what to expect, they are happier and more likely to pay. The system evaluates eligibility, insurer deductible and reimbursement rate, and EHR data on past pricing to calculate a patient's potential out-of-pocket expense.<sup>3</sup>

## Increase Patient Connection with Bluepoint<sup>2</sup> Partnership

Engage patients from the start with digital patient intake forms and appointment confirmations. Let patients choose text, email or phone to get customized automatic reminders, empowering 60% fewer cancellations on the day of the appointment.<sup>4</sup>

- Consent forms
- Patient registration
- Patient financial policy
- Video library integration
- Document integration
- Text messaging for instructions
- Payments
- Portal integration
- Integration with scheduling system

## Comprehensive payment options



Application Programming Interface



ACH



Check



Cash



Card



Point of Service



Recurring



Call Center



Web



Tablet



Text



Interactive Voice Response

## Make Paying Easy and Convenient with Choices

Let customers pay by text message, mobile, web, phone or mail. Process payments from ACH, credit cards, debit cards, check, Apple Pay and via contactless device smartwatch at the point of service.<sup>5</sup>

## Cut Patient Counseling Costs

Multiply staff efficiency: ACI's approach is driven by a patient's unique attributes and behavior to deliver fast, positive responses. Our solution suggests custom communication methods and actions to collect open balances, cutting time spent and increasing payment rates.

## Put Power to Pay in Patients' Hands

Free up staff hours: Patients can set up and manage their own payment plan online via an automated question and answer system. When patients take ownership of a plan that works for them, they are more likely to pay.

## Lower Overhead

Consolidate manual work and multiple systems into a single communications and payments platform. Total cost of ownership (TCO) is lower with ongoing maintenance, security and compliance updates management included.

## Collect Up to 27% More with Intelligent Approaches

ACI evaluates each patient profile in an automated fashion to determine the next best action to collect the open balance. Proactively offer plans to patients with history of delayed payments or past payment plans.

The screenshot shows the BlueStream patient portal interface. At the top, there is a navigation bar with tabs for "Account Summary", "Payment Options", "Customer Center", and "Budget Calculator". A "Log Out" button is in the top right. Below the navigation bar, there is a section titled "I want to..." with a list of actions: "Make or Schedule a Payment", "Learn About Payment Options", "View Payment History", and "Schedule Advisor Appointment". To the right of this list, the user's name "Susan Holtby" and account number "123458" are displayed, along with the email "shotby@msg.com" and "Last Login: 6/7/2018 12:42 PM". A prominent blue notification box states: "You have qualified for a 10% discounted payment plan if you agree to establish a recurring payment schedule. Please proceed to the next step for further details." with a "Learn More" button. Below the notification, there are two tables: "Account Information" and "Bill Information".

Account Information	
Provider Name	N/A
Patient ID	123458

Bill Information	
Account Balance:	\$1,500.00
Minimum Amount Due:	\$1,500.00
Payment Due Date:	6/24/2018
Recurring Payments:	Not Enrolled

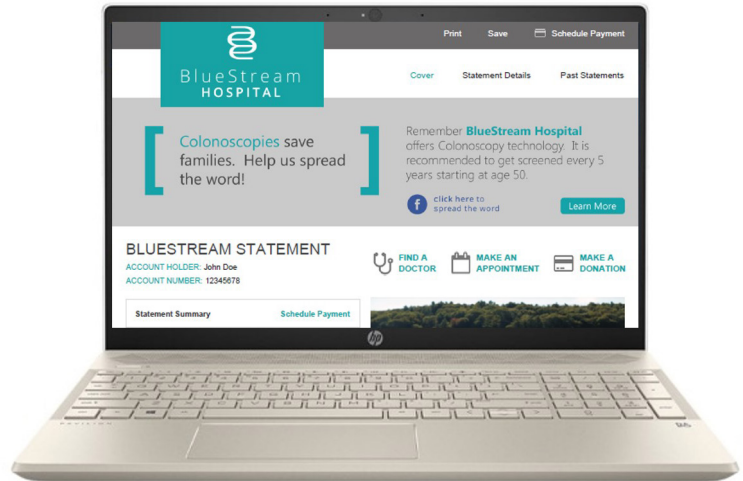
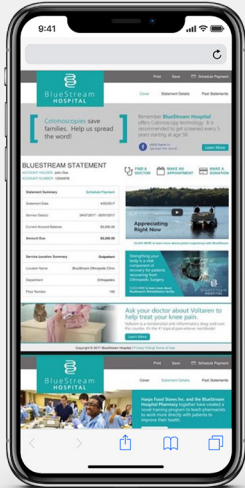
## Clear Communication Makes Collection Part of the Provider Patient Lifecycle

Staying connected means payments stay on patients' agendas. Respectful, discreet patient engagement from pre-service to postservice collections boosts satisfaction and collection rates. Send email/text appointment confirmations and reminders that allow patients to pre-pay or collect a balance after service.



## Get Paid Faster with Easy-to-Understand Bills

Online bill delivery and the payment portal show patients what they owe and why. An intuitive interface leads seamlessly to the payment portal.



## Intelligent Reminders Ensure Future Payments

Keep the collection process moving: ACI's advanced, adaptive system of emails, alerts and voice messages learns and remembers what patients responded to. The system uses those successful methods in the future, increasing payments and streamlining operations.

## See Results and Insights in Monthly Reporting

Clearly see stats such as payments made and aging accounts, so you can report improving financial health, set new goals and identify diminishing returns.

**ACI's security program outperforms that of industry peers.**

## **Lock into Maximum Security, Monitored 24/7**

ACI's robust global information security team puts a shield over your practice, which is constantly scanned for vulnerabilities.

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## **Proven Security Strategy Outperforms the Rest**

ACI's security program performs above that of industry peers and improves every year to outpace cyberthreats.<sup>6</sup> Our team is trained, tested, certified and connected to a global support system.

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## **Boast the Same Security Trusted by Big Banks**

ACI provides secure payment systems for 21 of the top 25 banks worldwide.

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## **Protect Patient Information and Save 18% on Compliance Costs<sup>7</sup>**

HIPAA data is encrypted and transactions are safe. ACI takes on the compliance burden, keeping systems up to date — without additional fees.

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ACI Worldwide is a global software company that provides mission-critical real-time payment solutions to corporations. Customers use our proven, scalable and secure solutions to process and manage digital payments, enable omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with local presence to drive the real-time digital transformation of payments and commerce.

**LEARN MORE**

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## Guard Against Unauthorized Internal Access

Customize employee access levels so sensitive data stays protected. See an electronic log of database activities to pinpoint inappropriate activity.

## Defend Data During On-the-Spot Credit and Debit Card Payments

Protect your business, patient card data and your reputation with PCI P2PE validation, while cutting high PCI compliance costs.<sup>8</sup>

ACI doesn't just power your payments — we empower your business success. See how healthcare providers are modernizing patient engagement, cost savings and collections by visiting [www.aciworldwide.com/providers](http://www.aciworldwide.com/providers).

## Modern Patient Financial Engagement



<sup>1</sup> ACI product roadmap  
<sup>2</sup> Noggintechs  
<sup>3</sup> Partnership on product roadmap  
<sup>4</sup> BluePoint2 client results  
<sup>5</sup> Point of service payments on product roadmap with Elavon partnership. Check lockbox through Three Point Alliance partnership.  
<sup>6</sup> Verizon Business Security Assessment  
<sup>7</sup> Third-party survey of ACI clients  
<sup>8</sup> Product roadmap with Elavon partnersh