



Today's speaker



Richard Madison **Network Vice President, Revenue Cycle**

Rich Madison, Network Vice President, Revenue Cycle has been with St. Luke's University Health Network since April, 2014 and has been working in the area of Revenue Cycle management for the past 35 years. Prior to St. Luke's Rich served in executive level roles for several Hospital organizations, including Academic Medical Centers and multi-hospital systems. In addition Rich worked in Revenue Cycle consulting at Ernst & Young, Cap Gemini Ernst & Young, Accenture and KPMG. He left consulting as Partner and Managing Director for Accenture and KPMG respectively.

Rich has a B.A. in English from the University of Missouri and an MHA from St. Joseph's University in Philadelphia. He has been married to his wife Mary for 36 years and has three sons and a grandson. He lives in Doylestown, Pa.





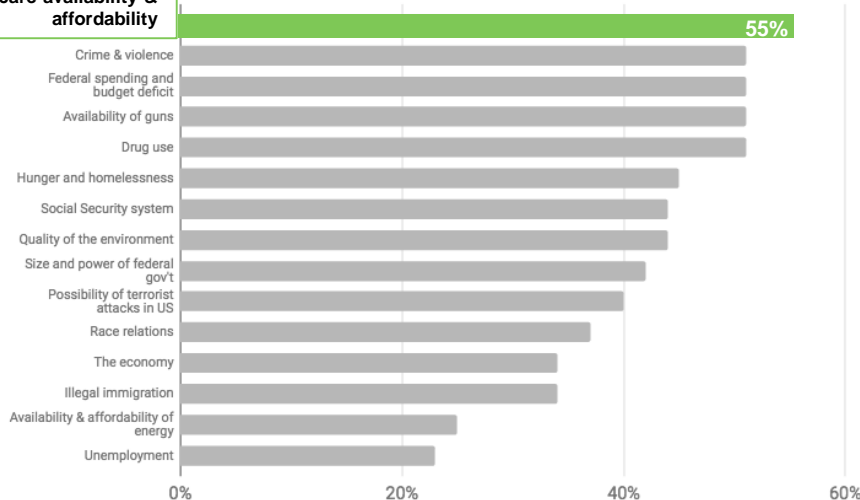
Motivation for investing in patient financial care

Healthcare affordability is a critical challenge for patients

Healthcare is now a top concern

% that worry “a great deal” about each topic¹

#1 Healthcare availability & affordability



Patients face an affordability gap

1 in 2

Patients face
\$1,000+ in
responsibility²

2 in 3

Households have
< \$1,000 in available
cash flow³

Sources:

1 Gallup poll of 1,041 adults nationwide conducted Mar 1-8, 2018

2 USA Today “Nearly 7 in 10 Americans have less than \$1,000 in savings” (9 Oct 2016)

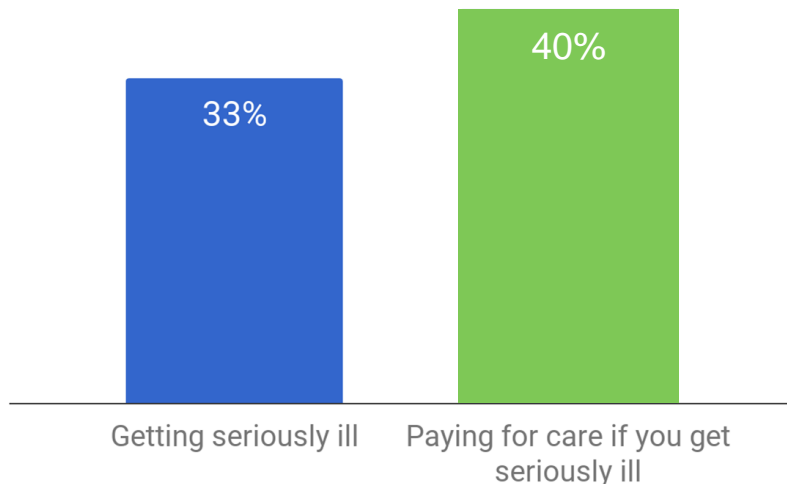
3 The Commonwealth Fund: Issue Brief (Jan 2015) and McKinsey Retail Healthcare Consumer Survey 2009



Concerns over affordability can impact care

Greater concern about financial impact of care than illness

% Extremely/very afraid of each topic

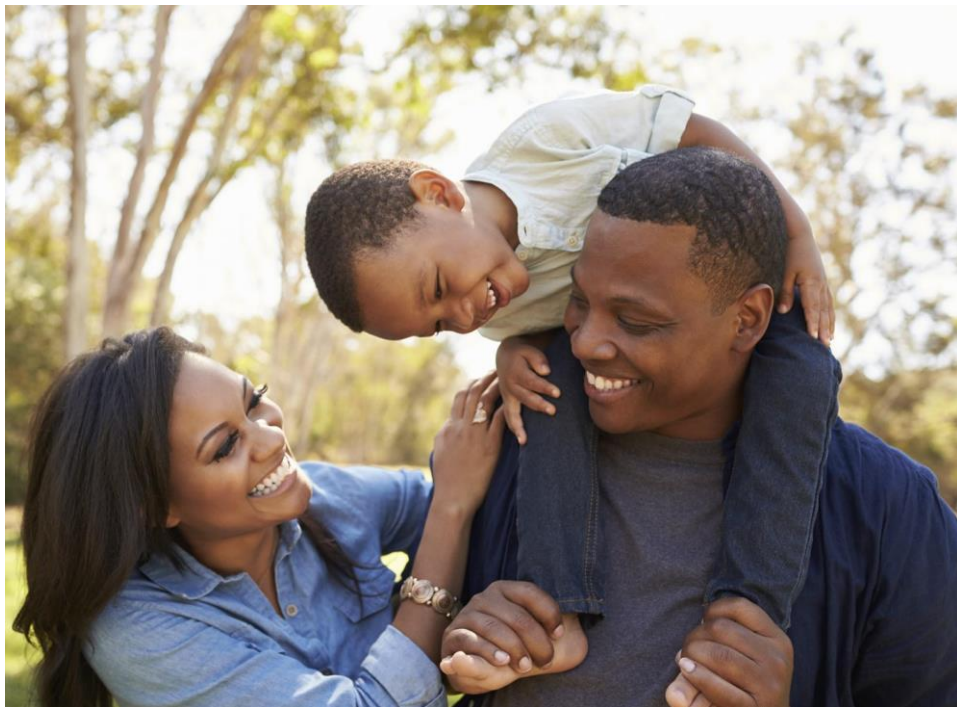


Clinical care can be impacted by financial care



2 in 5 patients skip recommended tests or treatment due to affordability

When patients win, health systems win



2X

Likely to **PAY IN FULL** when “very satisfied” with billing¹

5X

Likely to **RECOMMEND PROVIDER** when “very satisfied” with billing¹

Sources

1 Longitudinal study of patient satisfaction with billing and payment experience by Connance (Consumer Impact Study, 5th annual, results published Aug 2014,





St Luke's: Building a better financial experience for patients



St Luke's University Health Network overview

We are a non-profit, regional, fully integrated, nationally recognized network providing services at 10 hospitals and more than 250 outpatient sites

13,000+ employees

1,300+ physicians

86,000 annual admissions

270,000 annual ED visits

The oldest nursing school in the nation and a school of medicine



St Luke's mission / vision

Our Mission

The mission of St. Luke's University Health Network is an unwavering commitment to excellence as we care for the sick and injured, educate physicians, nurses and other health care providers; and improve access to care in the communities we serve, regardless of a patient's ability to pay for health care.

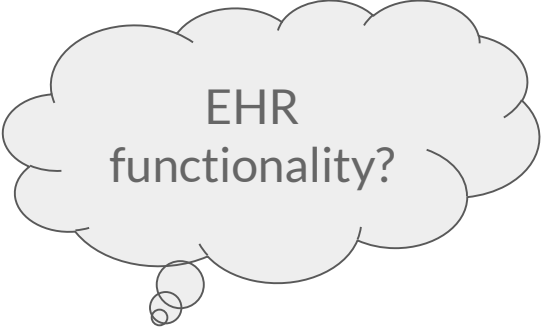
Our Vision

In comparison to national benchmarks, St. Luke's will:


- Achieve top decile performance in quality and safety measures,
- Provide exceptional service, and
- Be perceived as EASY to use by all who access or provide our services.



How to tackle the patient financial experience challenge?




EHR
functionality?



Better
process?



More people?



Specialized
software?

Leverage patient financial care technology platform to create a best in class patient self-service financial experience

- Drive Self-service Adoption
- Increase Patient Satisfaction
- Improve Collections Overall
- Provide Price Transparency
- Reduce Paper Statements



Previous experience not optimized for transparency and convenience

Invoice-like statement

St. Luke's
Home Health • Hospice

Please Call Us Today with Questions
Billing Phone: 484-526-2826
Hours:
Office Hours: 8:00am-4:30pm
Statement E-Delivery Now Available!
Web Address: www.stluke.org

Statement Date: 12/28/2017
Invoice Number: 4
Services Through: 12/28/2017
Payments Through: 12/28/2017

Page 1 of 1

Patient: _____ Episode Number: 207502854

Date	Description	Performed By	Units	Amount
05/20/17	SN HITECH ADM		1.00	20.20
07/20/17	SN GENERAL ROUTINE		1.00	20.20
07/42/17	SN HITECH ROUTINE		1.00	20.20

Total: \$75.60

For Billing Questions please call Billing Phone: 484-526-2826 or visit our website at Web Address: www.stluke.org

Total Due \$75.60

Account Summary:
Previous Balance: 0.00
Payments: 0.00
Adjustments/Credits: 0.00
Current Charges: 0.00
Total Amount Due: 75.60

Thank you for choosing St. Luke's Home Health and Hospice.

30 Days	31-60 Days	61-90 Days	91-120 Days	>120 Days
75.60	0.00	0.00	0.00	0.00

PLEASE DETACH AND RETURN WITH PAYMENT BY INCLUDED ENVELOPE.

St. Luke's
240 Union Station Plaza
1st Floor
Bethlehem, PA 18015

RETURN SERVICE REQUESTED

Card Number: _____ Expiration Date: _____
Signature: _____

YOR of St. Luke's
PO BOX 5227
BETHLEHEM, PA 18015-4227

137716-05-005432

Multiple steps to get to billing Several pieces of data required to login

St. Luke's
UNIVERSITY HEALTH NETWORK

Locations Find a Doctor Services Education & Research

Home » Pay Hospital Bills

Pay Hospital Bills

Hospital-Based or Provider-Based Outpatient Billing

Ways to Contact Us

FAQ

Helpful Hints

Payment Options

Procedures-Policies

Welcome to the Online Business Office
Life just got a bit easier for you!

The St. Luke's Online Business Office is simple, secure and available to you anytime you need it. Features include:

- Access and view your updated account information 24 hours-a-day, seven days-a-week.
- Use your Visa, MasterCard, American Express or Discover, to pay your accounts online.
- View recent insurance payments and personal payments applied to your accounts.
- Easily update your accounts when your personal information changes.
- Get answers to your questions and communicate with the business office via e-mail.

QUICK LINKS

- Find-Doctor
- Schedule a Test
- Find a Location
- Healthy Living
- Request Medical Record
- Calendar of Events
- Donate to St. Luke's
- My Bill

Manage your hospital bills

- Pay Hospital bills online
- Pay Home Health/Hospice bills online
- View account details
- Access 24 hours-a-day, seven days-a-week
- and much more...

Quick, Simple and Secure

Enrolling in our free Online Business Office is quick, simple, and secure. To view your account information and make personal changes, you must enroll. Just go to Online Bill Payment to enroll with your:

- Patient account number
- User name
- Personal password



New consumer-friendly patient experience

Clear statement, paths to self-service

St Luke's
UNIVERSITY HEALTH NETWORK
801 Ostrum St Bethlehem, PA 18015
Electronic Service Requested

Page 1 of 6

Minimum Amount Due
\$333.74

Payment Methods

- Pay online at sluhn.org/billpay
- Pay by phone 1-484-526-3150
1-800-218-7359
- Patient Portal coming soon to St. Luke's

Important Messages

This statement reflects all payments and transactions since the last statement. Payment is due within 10 days of this statement date. If payment is not received within this time frame, your account will be considered delinquent. Please remit payment or contact our office.

Accounts Summary

Patient Number 1744560	
Statement Date	04/23/2018
Patient Name	
Total Patient Responsibility	\$4,004.87
Payment Plan Amount Due	\$333.74
Amount Due Not On Payment Plan	\$0.00
Total Amount Due	\$333.74

This statement includes Hospital services from January 9, 2016 to present

Insurance Information

Primary Insurance:

Customer Service

1-484-526-3150, 1-800-218-7359
Email: billing@sluhn.org
Hours of operation:
Monday through Friday 9 am to 5 pm EST;
Saturday 9 am to 12 pm EST

Please detach and return bottom portion with your payment.

St Luke's
UNIVERSITY HEALTH NETWORK
801 Ostrum St Bethlehem, PA 18015

Pay Online
www.sluhn.org/BillPay

If paying by check
Please make check payable to St Luke's University Health Network. Include your Hospital Service and/or Physician Service account # on your check.

ST. LUKE'S UNIVERSITY HEALTH NETWORK
PO BOX 788187
PHILADELPHIA, PA 19178-8187

000000000174456000003337461679

Pay my bill call to action - no additional account required

Create Account | Sign In

1-866-STLUKES • News • Careers • Employees • SEARCH

St Luke's Finance
UNIVERSITY HEALTH NETWORK

1-866-STLUKES

PAY MY BILL | Patient Billing | Payment Options | FAQs | Policies and Procedures | Contact Us

Patient Billing

Pay Your Bill Online

On **January 24, 2018**, we will be introducing a whole new way to view and pay your St. Luke's bill. This will increase the benefits by offering one consolidated billing statement.*

Patients who have doctor's visits, hospital stays, lab and imaging studies, and other medical appointments occurring in our St. Luke's Network on or after January 24 will receive statements from our new billing system.

OUR NEW BILLING OFFICE HOURS

Monday – Friday:
8 am – 8 pm
Saturday:
8 am – Noon


484-526-3150 or 1-800-218-7359

[Learn More about the benefits of our new billing system.](#)

Pay My Bill



Bills consolidated for guarantor



8 Bills

Visit to St. Luke's Allentown Campus

\$72.20

☒ Select this Bill

View Bill

Visit to St. Luke's Bethlehem Campus

\$179.45

☒ Select this Bill

View Bill

Visit to St. Luke's Bethlehem Campus

\$247.83

☒ Select this Bill

View Bill

Visit to St. Luke's Bethlehem Campus

\$292.07

☒ Select this Bill

View Bill

Visit to St. Luke's Bethlehem Campus

\$630.12

☒ Select this Bill

View Bill

Visit to St. Luke's Bethlehem Campus


\$461.13


☒ Select this Bill

View Bill

Payment Due Now

\$4,004.87

 Make a Payment




Payment Plan


\$111.24

per 36 months

View Payment Plan Options

I want to...

 View Payment History

 Manage My Notifications

Patient Financial Assistance Policy
Available to eligible patients who have no insurance, limited insurance coverage and do not qualify for government programs. Eligibility is determined by family income, family size, and other factors.



Email engagement driving early payment and less paper

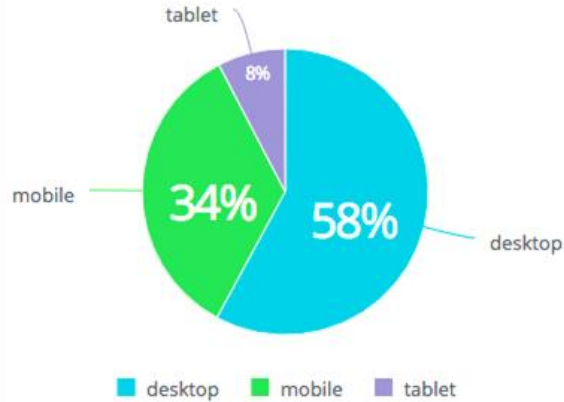


42% of payments within 7
days of email sent

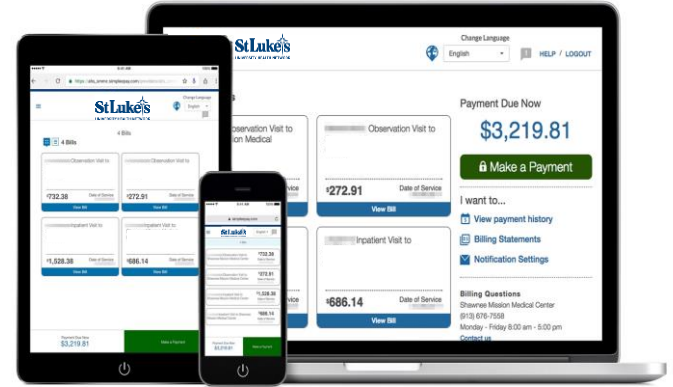
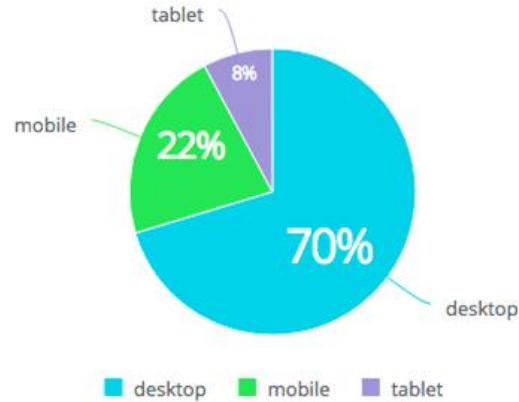
Early digital engagement
reduces paper statementing

Patients engaging across devices

Page Views



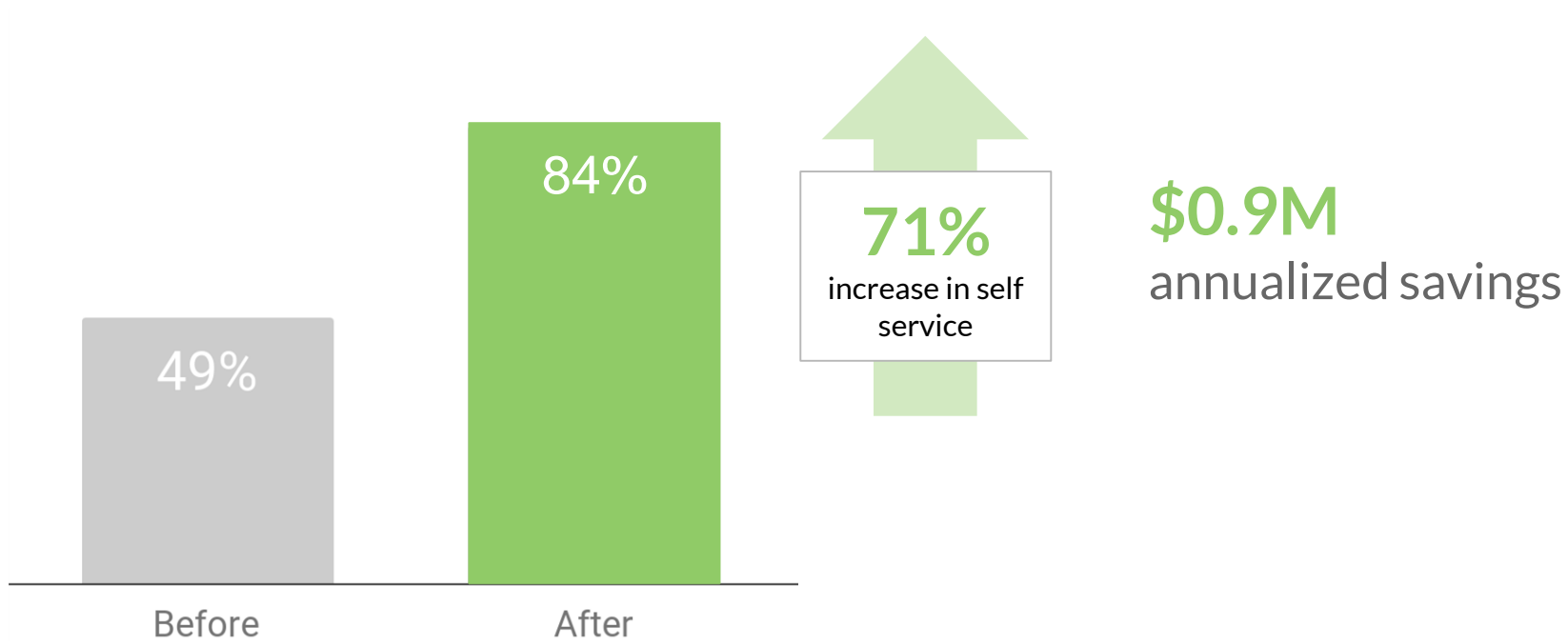
Payment Confirmation



30% mobile online payments coming - higher than ecommerce

(24% of retail ecommerce occurs via mobile device¹)

Dramatic increase in self service payments



Self-service payments saving staff time and cost

50% customer service
payments converted to IVR

120 fewer calls per day

\$0.3M cost savings



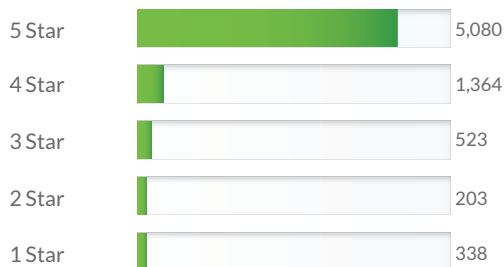
Patients loving the change

Patient Satisfaction

(billing and payment experience)



4.4 out of 5 stars



"I'm **very happy** with St. Luke's. I love the **ease in setting up a payment plan** and viewing my bill."

"**Easy, convenient, patient-centered.** Thank you for offering **installment plans**, they help a lot!"

"Clearly a **better and easy process** for the elderly!"

"In the past I had issues trying to pay online. This is the first I have since you changed it and **it was so much better!**"

"Fantastic, **quick and EASY!** Thank you!"

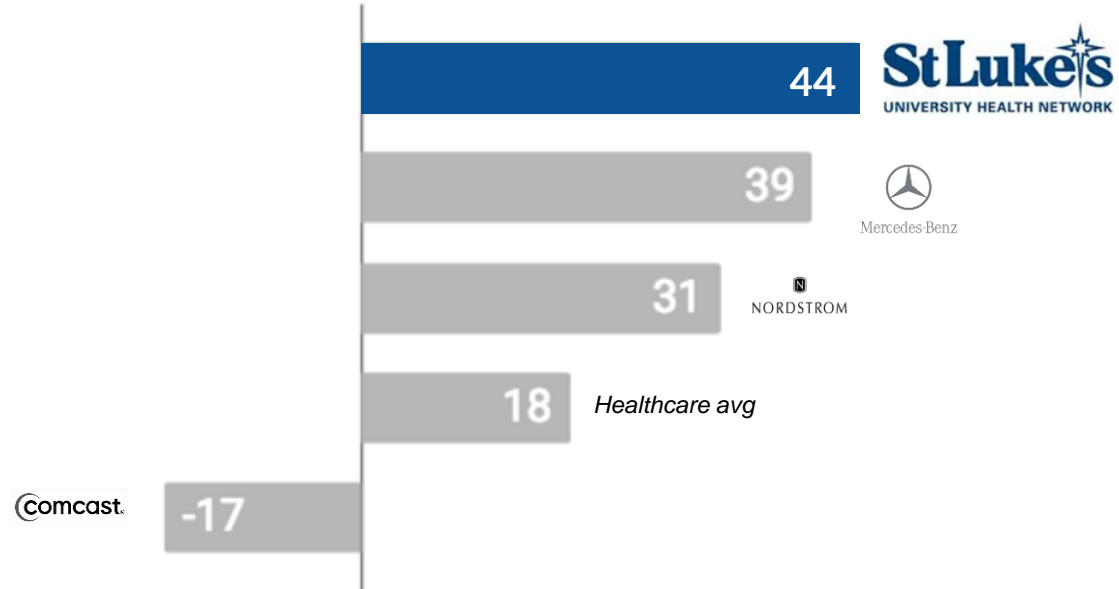


Net Promoter Score on par with top consumer brands

Net Promoter Score:
Strict metric of loyalty,
>0 is considered good



Net Promoter Score ¹



¹Source: St Luke's NPS based on 6,599 patient responses. Comcast, Nordstrom, Mercedes Benz NPS from npsbenchmarks.com. Healthcare average from Longitudinal study of patient satisfaction with billing and payment experience by Connance (Consumer Impact Study, 5th annual, results published Aug 2014)





What's next

Pre-service price transparency

Next generation
personalization to further
increase affordability

Motivation to improve price transparency

9 in 10 consumers
want to understand payment
responsibility upfront ¹



- ~100k visits/month without proactive financial transparency
- \$42mm yearly bad debt
- ~15% no-show/cancellation rate
- Lehigh Valley is a competitive market → Patient loyalty and satisfaction are key



PriceChecker provides patients cost information in pre-service

StLuke's PRICECHECKER

Know your costs.

Evaluate your payment options.

Choose the lowest price. Call to schedule.

Understand your out-of-pocket charges before receiving care.


PriceLock Price - an all-inclusive, pre-pay cash price.

Post-Insurance Estimate - estimate when you use your insurance and pay after procedure


Search procedures, specialties, or codes

Category

Search



Procedures



Testing

Pre-service price transparency and payment options

St Luke's PRICECHECKER

Evaluate. Decide. Schedule.

Procedure: MRI - Abdomen without Contrast (CPT Code: 74181)

PriceLock Price

\$500.00

- ✓ No Hidden Fees | All in one price
- ✓ Pre-pay Discount | Lowest price
- ✓ Convenient | Schedule now

Post-Insurance Estimate

\$1,000.00

Includes hospital fees only.

- \$500.00 Deductible
- \$50.00 Co-Pay
- \$450.00 Co-Insurance

Call to Schedule an Appointment

Why patients choose St. Luke's



120+
Healthcare Quality
Awards



A Rating
Leapfrog Hospital
Safety Score

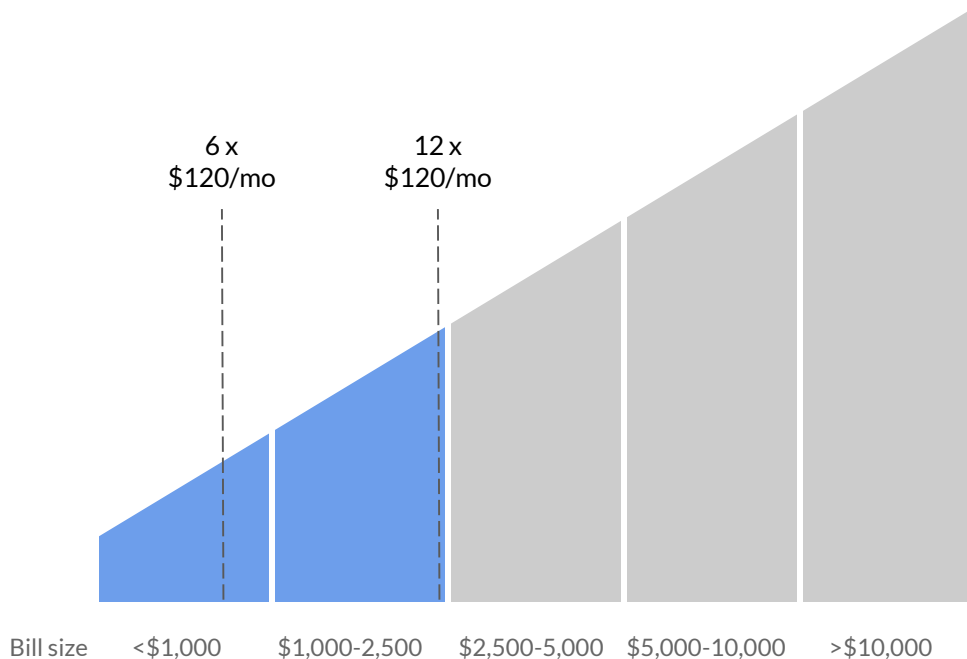


Top 100
Becker's list of
Top Hospitals



Motivation to take a different approach to payment plans

- \$120 average patient monthly affordability
- Short term plans don't address high balances that make up 50%+ of bills

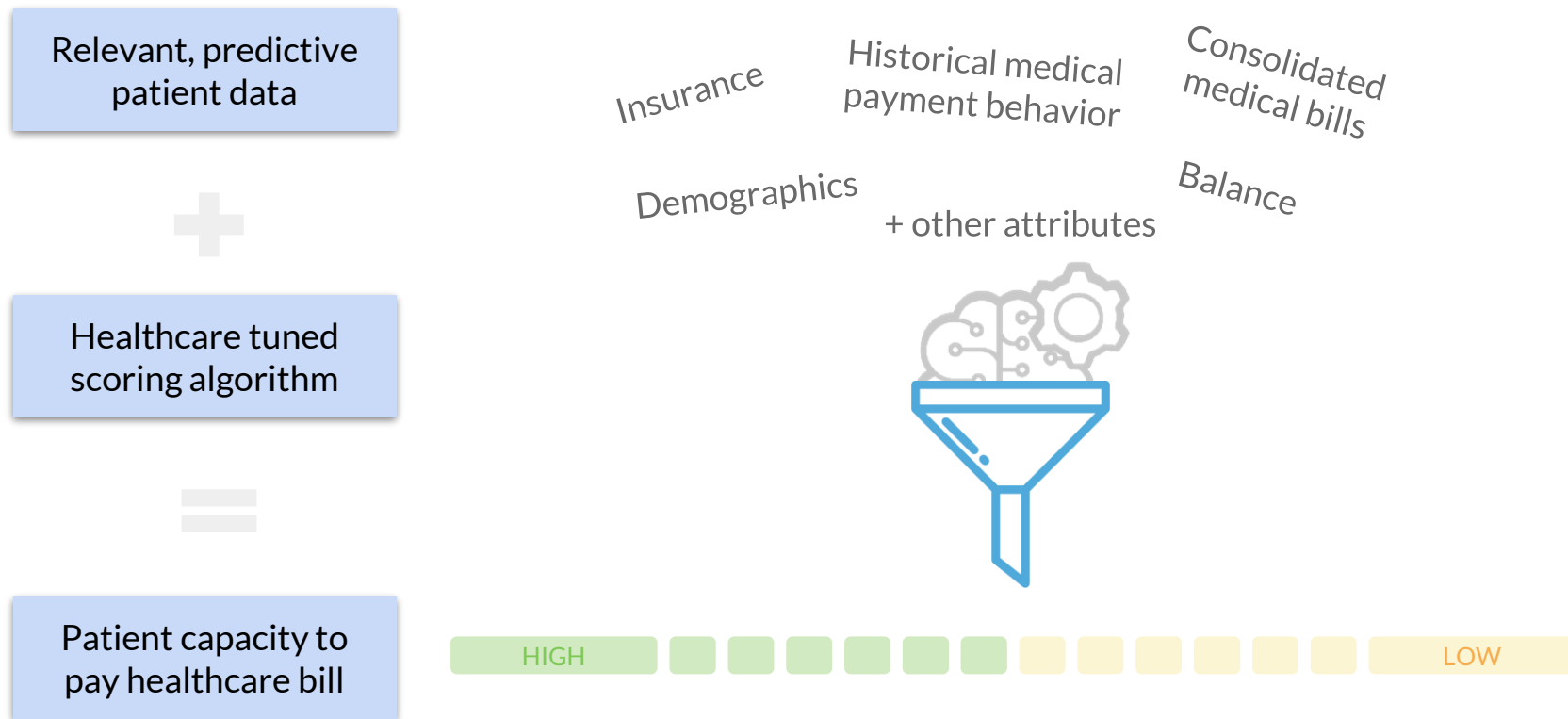


9 in 10 patients say healthcare is an expense that requires financing more than 12 months

"The payment plan won't allow me to set up a payment plan that is reasonable for me."

- Patient

Using predictive analytics to determine patient financial need



Engagement via paper and digital



Lisa

HIGH



LOW



Sofia

Your bill is now due

St. Luke's University Health Network
to me,

Make a Payment Today

Hi Lisa,

According to our records, you have a bill that is now past due. Just click the pay my bill button to review your bill and schedule a payment.

Please allow 48–72 hours for the payment to appear in your credit card or bank account.

If you have questions, please contact customer service at (937) 298-4331.

All the best,
St. Luke's

If you have already sent or scheduled your payment, please disregard this notice.

Balance
\$600.00
Due: 06/09/18

PAY MY BILL

Accounts Summary
Guarantor Number 100000000091
Statement Date 06/09/2018
Patient Payments (since last statement) \$0.00
Total Patient Balance \$600.00
Payment Plan Amount Due \$0.00
Balance Due Not On Payment Plan \$600.00
Amount Due Now \$600.00

DUE UPON RECEIPT
Please see reverse side for summary detail

Pay Online Today
stmarys.org/pay-your-bill

Primary Insurance: Cigna
Secondary Insurance: Blue Shield California

Please detach and return bottom portion with your payment.

Account Number 123456 Patient Name Lisa Doe Due Date Upon receipt
Card Number
Exp. Date / / Signature
Minimum Amount Due \$150.00
Amount Enclosed

Pay Online
stlukes.org/billpay

If paying by check
Please make check payable to St. Luke's University Health Network
Include your Hospital Service and/or Physician Service account # on your check

St. Luke's Health Network
P.O. Box 5489
Bethlehem, PA 18015

Your bill is now due

St. Luke's University Health Network
to me,

Make a Payment or See Available Options

Hi Sofia,

According to our records, you have a bill that is now past due. Please select a payment method from the options to the below that best fit your needs.

Payment Plan
\$100.00
per 6 months
VIEW PAYMENT OPTIONS

OR

Payment Plan
\$50.00
per 12 months
VIEW PAYMENT OPTIONS

Please allow 48–72 hours for the payment to appear in your credit card or bank account.

If you have questions, please contact customer service at (937) 298-4331.

All the best,
St. Luke's

If you have already sent or scheduled your payment, please disregard this notice.

Accounts Summary
Guarantor Number 100000000091
Statement Date 06/09/2018
Patient Payments (since last statement) \$0.00
Total Patient Balance \$600.00
Payment Plan Amount Due \$0.00
Balance Due Not On Payment Plan \$600.00
Amount Due Now \$600.00

DUE UPON RECEIPT
Please see reverse side for summary detail

Payment Options
Payment Plan \$100.00 per 6 months OR Payment Plan \$50.00 per 12 months
VIEW ALL OPTIONS: houstonmethodist.org/pay-your-bill

Pay Online
stlukes.org/billpay

If paying by check
Please make check payable to St. Luke's University Health Network
Include your Hospital Service and/or Physician Service account # on your check

St. Luke's Health Network
P.O. Box 5489
Bethlehem, PA 18015



Payment plan experience carries seamlessly through all channels



Lisa

HIGH

St. Luke's UNIVERSITY HEALTH NETWORK

Change Language English

4 Bills

Hospital

Lisa's Outpatient Visit to Allentown Campus
\$150.00 Date of Service 06/20/2018
[View Bill](#)

John's Outpatient Visit to Anderson Campus
\$150.00 Date of Service 06/20/2018
[View Bill](#)

Amount Due **\$600.00**
[Make a Payment](#)

[Payment History](#)
[Billing Statements](#)
[Paperless Preferences](#)

Clinic

Lisa's Visit to Allentown Family Health
Sarah's Visit to St. Luke's Dental
Need financial assistance?
St. Luke's has established a financial



Sofia

LOW

St. Luke's UNIVERSITY HEALTH NETWORK

Change Language English

4 Bills

Hospital

Sofia's Outpatient Visit to Allentown Campus
\$150.00 Date of Service 06/20/2018
[View Bill](#)

Tom's Outpatient Visit to Anderson Campus
\$150.00 Date of Service 06/20/2018
[View Bill](#)

Amount Due **\$600.00**
[Make a Payment](#)

[Payment Plan](#)
\$100.00
X 6 Payments
[View Payment Plan Options](#)

Clinic

Sofia's Visit to Allentown Family Health
Joe's Visit to St. Luke's Dental

St. Luke's UNIVERSITY HEALTH NETWORK

Change Language English

HELP | LOGOUT

Select Amount Choose Payment Type Confirm

Please choose a payment method

☒ Pay in Full
\$600.00
Payment Date 12/12/2016
[Select](#)

☐ Pay Another Amount
Choose a One-Time Payment Amount
[Select](#)

☐ Need More Payment Options?

[Continue](#)

[Back to bills page](#)

Powered by Simplee

St. Luke's UNIVERSITY HEALTH NETWORK

Change Language English

HELP | LOGOUT

Select Amount Choose Payment Type Confirm

Please choose a payment method

☐ Pay in Full
\$600.00
[Select](#)

☒ Payment Plan
\$100.00
X 12 MONTHS
Payment Date 12/12/2016
[Select](#)

☐ Payment Plan
\$50.00
X 12 MONTHS
[Select](#)

☐ Need More Payment Options?

[Continue](#)

[Back to bills page](#)

Powered by Simplee



Closing thoughts

- More than ever, patients are demanding financial transparency
- Technology can be a powerful enabler of the patient experience
- Meeting patient needs drives satisfaction and financial results





Rich Madison

Network Vice President, Revenue Cycle
richard.madison@sluhn.org



www.simplee.com

Further reading:

[St Luke's: Patient experience obsession drives win-win](#)

[Memorial Hermann: Engaging patients, driving success](#)

[Forrester: Total Economic Impact of Simplee](#)

