Health-PayPro Patient Financing

Features

- **Maximizes Revenue Opportunities**

- **Diminishes Delinquencies and Charge-Offs**

- **Improves Cash Flow**

- **Streamlines Billing and Collections**

- **Improves Patient Experience and Satisfaction**

- **Minimizes Treatment Delays**

- **Offers Flexible Credit Models**

Improving Provider's Cash Flow by Extending Credit to Patients in Real Time

Enhances Flow of Funds, Determines Payment Options

With patients paying more of their healthcare costs out-of-pocket, healthcare organizations seek solutions to help them:

- Assess a patient's ability to pay
- Improve patient satisfaction
- Maximize revenue opportunities
- Improve cash flow
- Decrease bad debt
- Minimize administrative expenses

Regions Bank provides real-time patient financing through ARGO Health-PayPro software. With Health-PayPro, providers improve the flow of funds by determining payment options for patients and extending credit for out-of-pocket costs.

Organizations optimize revenue cycles by securing a greater percentage of the patient portion of services up front.

Improves Revenue, Patient Experience

The Regions and ARGO program helps match a patient's ability to pay with an affordable credit plan. At the same time, Health-PayPro helps providers maximize revenue, diminish bad debt, and reduce billing and collections issues.

Guides Provider, Patients through Loan Organization

Regions Bank and the ARGO Health-PayPro solution provide flexibility, giving providers and patients convenient ways to complete and submit loan applications for patient amounts greater than $1,000. These options include:

- Patient submits and fulfills the loan application.
- Provider submits and fulfills the loan request.
- Provider submits the loan request, and the patient fulfills it online.

Health-PayPro facilitates access to segment data for the patient, the guarantor, or the insured. Demographic information for these segments is used to prefill a loan application. In addition, Health-PayPro considers other data elements including prior payment history, loss records, credit reporting agencies, and third-party public information repositories.

Tracks Loan Statuses and Provides Alerts

Health-PayPro enables providers to view loan statuses in real time, and receive alerts for loans at risk of abandonment or those approaching treatment dates without any actions being taken.

For more information on ARGO healthcare products or services, visit ARGOHealthcaresolutions.com.

Streamlines Billing, Collections

To streamline billing and collections, Health-PayPro provides healthcare organizations with:

- Integration to the healthcare organization's electronic records
- Integration to Regions for patient loan fulfillment
- Patient-specific recommendations for payment terms

Bridges Gaps, Minimizes Treatment Delays

Health-PayPro's innovative approach bridges the cash flow gap for providers and patients alike. Providers may capture millions of dollars in lost revenue, and qualified patients get the healthcare they need when they need it.

Offers Flexible Credit Models

Regions offers flexible credit models—non-recourse and full-recourse—to meet the provider's specific credit-risk appetite. Advantages of full-recourse loans include lower interest rates, control of payment streams, and Regions' risk advisory services.

Provides Technology, Integrations

Third-Party Origination Web Application

- Integrates with registration and revenue cycle management systems to prefill patient and financial data
- Supports HL7, APIs, and script-driven integrations

ARGO Loan Origination System

- Integrates with major credit reporting agencies including Experian, Equifax®, and TransUnion®

ARGO Decision and Rules Engine

- Houses, manages, and maintains business rules for credit underwriting and precredit analysis
- Provides graphical editors for ongoing maintenance of business rules

e-Signature

- Manages the signing ceremonies for fulfillment of disclosures, acknowledgements, and credit requests
- Provides device-independent capabilities, enabling fulfillment through patient-owned devices or medical provider devices

ARGO Early Detection Monitoring Service

- Provides proactive, early detection monitoring to predict and resolve issues – in most cases – before users realize any production impact
- Monitors the browser application, looking for conditions that may negatively affect end users
- Reduces downtime – when an issue occurs – by accelerating problem detection and recovery

ARGO Health-PayPro Patient Finance Overview

In partnership with REGIONS

HOSPITAL

Provider Decision Logic Flow
Provider determines:

| Costs of services | Insurance eligibility | Charity eligibility | Patient responsibility |

Powered by ARGO

$ Outstanding Balance

Patient pays full amount owed — No
Yes
Fulfill in-house

Submit loan request to Regions — Denied
Approved
- Decreased bad debt
- Streamlined billing and collections

Provider determines if patient meets charity eligibility — No — Provider decision
Yes
Charity benevolence