



CASE STUDY

COLUMBUS COMMUNITY HOSPITAL

Columbus Community Hospital is an acute care facility, with both inpatient and outpatient services, located in Columbus, Nebraska.

The hospital consists of more than 620 employees and 280+ volunteers. It is a not-for-profit hospital dedicated to providing compassionate, accessible health care close to home.

member **AMERICAN**
Hospital Association

128 MILLION
Patient Revenue

member **VOLUNTARY**
Hospital Association

member **HEARTLAND**
Health Alliance

THE CHALLENGE

Bad Debt Rising

Patient responsibility has steadily increased for years, and with the Affordable Care Act (ACA) the rate of increase has accelerated.

Today, the average annual deductibles outpace the Health Savings Account (HSA) annual contribution limits, and most patients do not have substantial savings to cover annual out-of-pocket expenses.

\$420 BILLION
OUT-OF-POCKET EXPENSES
FOR INSURED PATIENTS

1 IN 5 PEOPLE
ARE COVERED BY HIGH
DEDUCTIBLE PLANS

55% UNCOLLECTED
PATIENT RESPONSIBILITY
INCREASING ANNUALLY

47.7 MILLION
PEOPLE HAD PROBLEMS
PAYING MEDICAL BILLS

*2014 Statistics

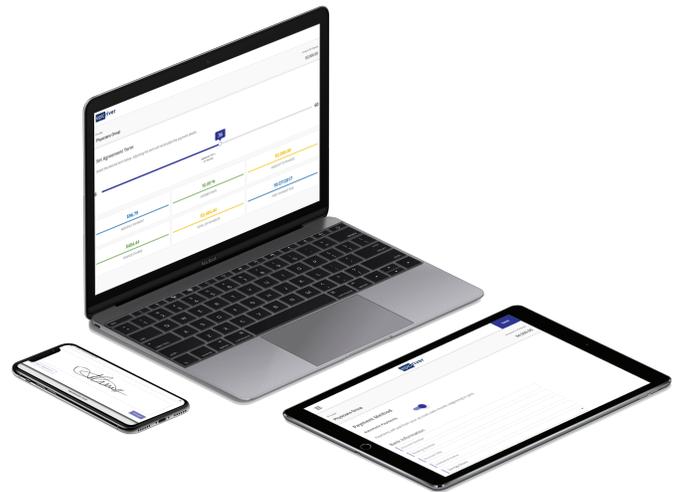
THE SOLUTION

Patient Account Financing

Columbus Community Hospital implemented Epic River's Patient Lending Program™ to offer low-interest loans to their patients for medical expenses. The program allows patients to pay their bills with a budget-friendly, monthly payment at no cost to the hospital.

There is no credit requirement for the patient to qualify for financing, and the hospital is paid in full and upfront for each bill.

Anticipating a continued increase in patient out-of-pocket expenses, Columbus Community Hospital has a solution for their patients.





EMPLOYEE

Satisfaction Improvement

The Patient Account staff satisfaction increased as a result of having an option that actually works for the patient and does not cause further financial harm.

"I've received nothing but five stars from the Patient Account Employees since implementing MyLoans."

- Bernie Hergott
Director of Patient Financial Services



PATIENT

Satisfaction Improvement

Patients are thankful to have an option to work their medical bills into their monthly budgets. The program has helped patients build their credit without the risk of long-term damage. The option to utilize an HSA to make loan payments has also empowered patients to offset the interest rate by the tax savings.

"The program is a very efficient and effective program that assists patients with their medical financing. It is user friendly and truly seamless. The remote signing made the program extraordinary."

- Bernie Hergott
Director of Patient Financial Services



ACCOUNTS RECEIVABLE

Days Improvement

Within 12 months of implementation, Columbus Community Hospital was able to improve their accounts receivable days by one day.

"Phenomenal. This is one of the best revenue tools we have implemented. The Patient Account staff considers the program one of the top improvements in the last five years."

- Bernie Hergott
Director of Patient Financial Services



PROGRAM OVERVIEW

Epic River's Patient Lending Program™ was designed with both the patient and provider in mind. The Program is currently being used in hospitals, surgery centers, and physician groups. Results similar to those experienced at Columbus Community Hospital have been seen across all customers regardless of size.

