

Satisfying the Rising Need for Innovative Healthcare Payment Solutions



The ClearGage Payment Accelerator™

- ✓ Increase patient satisfaction
- ✓ Reduce patient bad debt
- ✓ Get paid quicker
- ✓ Reduce administration and billing costs

The **ClearGage Payment Accelerator™** is a web-based software product designed to calculate, process, and collect your patient's payments quickly and cost-effectively. The application is HIPAA and PCI compliant and designed to simplify and accelerate the revenue cycle process. It contains everything you need to calculate the patient's out-of-pocket costs, secure payment information, schedule payments, and automate recurring payment plans. The software is comprised of several distinct modules that when combined, offer one of the most intelligent and comprehensive patient payment solutions.

Features:

- Software as a Service (SaaS)
- Compatible with any HL7 Practice Management System
- Both HIPAA and PCI Compliant
- Funds deposited directly into the provider's bank account
- HealthStatements™ and Patient Payment Portal (optional)



Reduce Patient Bad Debt

According to the AMA, as much as 50% of all receivables associated with patient liability go uncollected. Unlike most other purchases, the true cost of a medical service is traditionally not determined – or billed for - at the time of treatment. Over 68% of individuals do not learn about treatment costs until after they've received care. Using a simple three step process the **ClearGage Payment Accelerator** can lower days sales outstanding (DSO) and reduce patient bad debt.

ClearCalc™, our Patient Liability Calculator estimates a patient's liability using information about their benefits, history and your carrier specific fee schedule. ClearCalc™ interfaces with any HL7 compliant practice management system (PMS) allowing you to:

- Upload Patient Demographics
- Add patient schedules complete with encounter details
- Import AR and Export Payment details

Step 1 - Verify Eligibility

Using either your PMS, or our free integrated clearing house you can verify eligibility and benefits.

	In Network		Out of Network	
	Individual	Family	Individual	Family
Deductible Limit	\$2,500.00	\$5,000.00	\$5,000.00	\$10,000.00
Deductible Limits Met	\$1,850.00	\$0.00	\$0.00	\$0.00
Yearly Max Out of Pocket	\$5,000.00	\$7,500.00	\$10,000.00	\$15,000.00
Yearly Max Out of Pocket Met	\$1,850.00	\$0.00	\$0.00	\$0.00
Lifetime Out of Pocket	\$1,000,000.00	\$2,000,000.00	\$1,000,000.00	\$2,000,000.00
Lifetime Out of Pocket Met	\$2,950.00	\$5,364.23	\$263.00	\$593.00
Office Visit Copay	\$20.00	\$20.00	\$40.00	\$40.00
Hospital Copay	\$50.00	\$50.00	\$200.00	\$200.00
Coinsurance %	20	20	35	35

Step 2 - Build Estimate

You can build out a patient encounter by selecting the procedure codes or by importing encounter detail from your PMS. Easily calculate the patient's total out-of-pocket costs.

Description	Code	Modifier	Billed Amt.	Allowed Amt.	Deductible	Coinsurance	Copay	Total	Functions
C Spine	72141		\$979.44	\$734.58	\$650.00	\$16.92	\$0.00	\$666.92	Edit Delete
Chest	71550		\$955.55	\$716.52	\$0.00	\$143.30	\$0.00	\$143.30	Edit Delete
Total			\$1,934.99	\$1,451.10	\$650.00	\$160.22	\$0.00	\$810.22	

Encounter Totals	Amount
Deductible	\$650.00
Coinsurance	\$160.22
Copay	\$0.00
Total Estimated Patient Liability	\$810.22

Step 3 - Payment Agreements

Collect one time payments, store payment information for future payments in our PCI compliant application, set up recurring payment plans all at the point of care. Print out a payment agreement for your patients to sign.

Total Estimated Liability \$810.22

Copay Paid Today \$ 0.00

Discount Rate %

Discounted Balance \$810.22

Payment Option **Payment Plan**

Amount Paid Today \$ 110.22

Payment Plan Balance \$700.00

Payment Frequency **Monthly**

Payment Amount \$ 175.00

4 Payments of \$175.00

Total Number of Payments 4

Total Payment Amount \$700.00

Service Charge \$ 2.00

EOB Claim Status* **Pending EOB**

Plan Status* **Pending**

Verbal Authorization Required* Yes No

Payment Method **Visa - 1111**

Payment Schedule Options

Day of the Month* **5**

Non-Business Day Processing Yes No

Non-Business Day Billing Day* Before After

Your Prescription for Processing Patient Payments

Increase Patient Satisfaction

In a recent survey conducted by the Commonwealth Fund, 91% of Americans feel that having information about the costs of care before they receive that care is important. However, only 22-40% of insured individuals claim to receive this information from their healthcare plans. Traditionally an individual will not learn the amount that they are responsible for until 30-45 days after they receive treatment.

The **ClearGage Payment Accelerator** technology is based on two “best practice” revenue cycle themes as defined by the Healthcare Finance Management Association (HFMA):

- **Transparency** – accurate and clear cost estimates provided at the point-of-care
- **Accountability** – payment agreements are established at the point-of-care

[Your Logo Here]

Your Name Here
125 Gem Street
Anywhere, FL 5555

Patient Payment Plan Agreement

Patient Name:	John Dianna 1313 Mockingbird Lane Tampa, FL 33634	Gender:	Male
		Relationship:	Self
		Member #:	33377898-xxxx
		Group #:	1234-zzzzz
Date of Birth:	4/4/1971	Date of Service:	06/01/2009
		Place of Service:	Practice Loc A
Patient ID:	LS19011	Provider / Physician:	Nancy Lang
Claim ID:	098xyz-0007	Plan ID:	D4439BDF-E97A4C1B
Encounter ID:	12345abc-D	Plan Status:	Pending

Pricing Details				Patient Responsibility			
Code	Procedure Description	Billed Amount	Allowed Amount	Deductible	Coinsurance	CoPay	Total
72141	C Spine	\$979.44	\$734.58	\$650.00	\$16.92	\$0.00	\$666.92
71550	Chest	\$955.55	\$716.52	\$0.00	\$143.30	\$0.00	\$143.30
Totals:		\$1,934.99	\$1,451.10	\$650.00	\$160.22	\$0.00	\$810.22

Total Estimated Patient Liability: **\$810.22**

<p>The purpose of this ESTIMATE is to notify you of the amount we expect you to owe for products and/or services you have or about to receive. This information is solely based on information provided by you and/or your insurance carrier and is not a guarantee by us. You acknowledge you are fully responsible for any amounts not covered by your insurance carrier up to the total amount of any service and/or procedure provided to you and authorized by you. You agree that we have the approval to authorize payments for the total charges and upon the agreed upon terms stated herein without additional notice. You understand that you are in full control of your payment, and if at any time decide to change your payment method, you will notify us and provide 30 days notice of the payment method change. Furthermore, you agree to pay any reasonable fees, including attorney's fees incurred by us in the enforcement of this agreement.</p>	<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <tr><td style="background-color: #92D050;">Payments to Date</td><td>\$110.22</td></tr> <tr><td style="background-color: #92D050;">Payment Plan Balance</td><td>\$700.00</td></tr> <tr><td style="background-color: #92D050;">Total Payments</td><td>4</td></tr> <tr><td style="background-color: #92D050;">Payment Amount</td><td>\$175.00</td></tr> <tr><td style="background-color: #92D050;">Service Charge (Per Payment)</td><td>\$2.00</td></tr> <tr><td style="background-color: #92D050;">Payment Frequency</td><td>Monthly</td></tr> <tr><td style="background-color: #92D050;">Payment Date</td><td>5th</td></tr> <tr><td style="background-color: #92D050;">Payment Method</td><td>VISA-1111</td></tr> </table>	Payments to Date	\$110.22	Payment Plan Balance	\$700.00	Total Payments	4	Payment Amount	\$175.00	Service Charge (Per Payment)	\$2.00	Payment Frequency	Monthly	Payment Date	5th	Payment Method	VISA-1111
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Service Charge (Per Payment)	\$2.00																
Payment Frequency	Monthly																
Payment Date	5th																
Payment Method	VISA-1111																

By signing below, I agree to the terms put forth above in this Payment Plan Agreement.

Patient Signature

Date

Patient Payment Plan Agreement Generated On: 12/11/2009 Page 1 of 1
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Patient Payment Plan Agreement

The ClearGage Payment Accelerator satisfies a patient's desire – and need – to know “How much is this going to cost?” With this information your patients have “informed consent” and the knowledge they need to enter into a legally binding payment agreement.

Patients benefit by:

- Better understanding of what's covered by their insurance
- Eliminates the surprise of receiving an invoice from a provider months after receiving care
- Assists them in making smarter decisions about how they pay for their healthcare services
- Enable self-pay patients to set up payment plans

Provider Customizable Agreements and Statements

- Two choices of templates
- Provider logo and header
- Fully customizable text up to 1,000 characters

Healthstatements™ are HIPAA compliant and enable a provider to send their patients payment related customized email and text messages.

Get Paid Quicker

Because a patient's liability is traditionally not determined until their claim is filed and adjudicated, it can take **weeks** before the amount the patient owes is truly determined. Only then can a provider prepare and mail the patient's bill. According to the Medical Group Management Association (MGMA), the average billing cycle for a patient is 90 days from the time they receive their first statement.

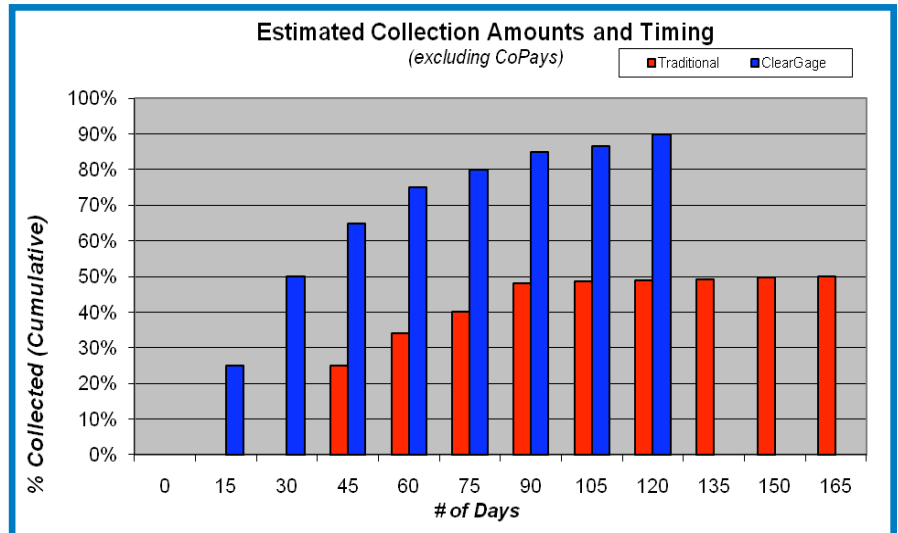
The **ClearGage Payment Accelerator** significantly reduces the waiting time between when services are rendered and when services are paid and eliminates the guesswork involved in determining a patient's liability.

- Upon receipt of the payments advice from the patient's carrier and confirmation of the amounts owed, your staff will change the patients payment status from "pending" to "active" and payments will be deposited into your account in as little as 24-48 hours!

Promises made Clear

- Increase Patient Satisfaction
- Get Paid Quicker
- Reduce Patient Bad Debt
- Reduce Billing Costs

Payments made Quick



Reduce Administrative Costs – Turn Statements into Payments™

According to a 2007 study conducted by The McKinsey Quarterly (*Overhauling the U.S. Healthcare Payment System, June, 2007*) expenditures on the processing of bills, claims, and payments; bad debt; and other transactions total more than \$300 billion a year.

The **ClearGage Payment Accelerator** can dramatically minimize billing costs, save time, and simplify the manner in which your staff bills and processes your patients statements and payments. It can:

- Reduce the amount of time your staff spends preparing and sending invoices, pursuing delinquent accounts, processing "paper" payments, reconciling bank statements and making deposits
- Increase the number of payments your office collects from patients by securing agreed upon payment terms at the point of service
- Eliminate the need for postage by allowing you to communicate with your patients via text messages and email using Healthstatements™
- Provide a patient payment portal where your patients can log in review statements and make payments
- Reduce the number of accounts that must be outsourced for collections

Clear
adjective;
*transparent, easily
understood*

Gage
transitive verb;
to pledge or promise



Getting Started

ClearGage has the experience, systems and personnel to ensure a successful implementation of the ClearGage Payment Accelerator. No two clients are alike. Upon completion of the Client Application and Agreement your implementation specialist will provide you with a specific timetable for when your program will go live.

ClearGage can provide all of the following services:

- Configure Application and assign Administrator User Name and Password
- Establish Charge Master and set up fee plans
- Provide Integration services to your merchant processor
- Provide Integration services to your HL7 compliant practice management system or HIPAA compliant Clearinghouse

Rates & Fees

Rates and fees vary according to the size, needs, and volume of your business. The ClearGage pricing structure may include an initial implementation fee and a monthly maintenance charge. Transaction fees vary by type, volume and your company's average transaction size. For more information and a free estimate, please speak to a ClearGage Business Development Specialist or your authorized ClearGage Business Partner.

About Us

ClearGage, Inc. is revolutionizing the way medical providers do business. By developing innovative healthcare payments solutions and services that employ revenue cycle technology and are HIPAA and PCI compliant, we're doing our part to bring retail to healthcare and simplify the process of calculating and collecting payments.

► ***To learn more about the ClearGage Payment Accelerator™ and sign up for service, please visit www.cleargageinc.com or call 800-236-3206.***

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