

Thriving in the New Omnichannel Health Care Billing and Payment Landscape

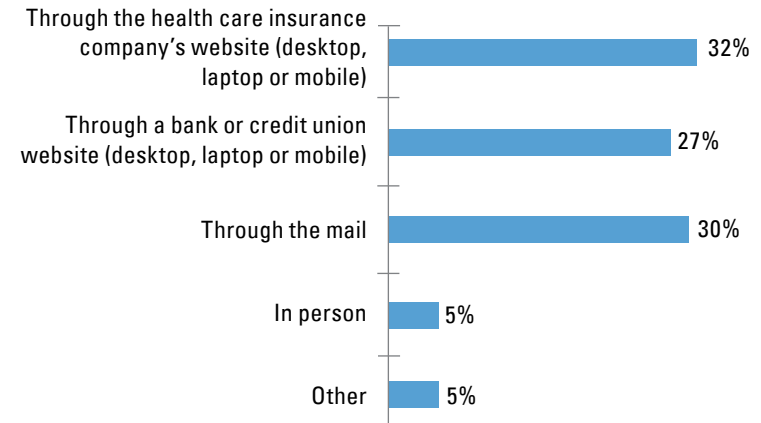
Sweeping changes are transforming health care billing and payment. As new and existing members accept increasing responsibility for health care payments, they will expect the same billing and payment choices and interactions they have come to value from other service providers.

On average households use nearly four different bill payment methods each month. Offering choices has never been more important, with 71 percent of consumers saying offering more options increases their customer satisfaction with that service provider.

Members are demanding multiple health care billing and payment options that are easy and convenient, and fit their needs. Industry stakeholders should be investing in multichannel methods of payments to increase reach, collections and payment speed as well as facilitate positive customer experiences and ultimately improve customer satisfaction.

Payments Most Commonly Made Through Health Care Insurance Company's Website

How do you pay your monthly health insurance bill?



15 million consumers are unhappy with the ease of paying bills

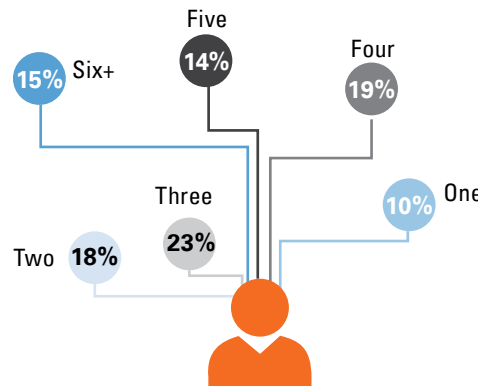


Being able to manage and pay bills online was one of the top 5 areas where consumers wanted relief



Americans Use Multiple Methods to Pay Their Bills

Number of bill payment methods consumers use monthly as a percentage of all U.S. households



Multiple Billing and Payment Options Positively Impact Customer Satisfaction



Offering multiple billing and payment options

25% of Americans who are eligible for tax credits to help them purchase health care insurance are unbanked

Sources: Eighth Annual Billing Household Survey, Fiserv, Inc., 2016. Uninsured + Unbanked = Unenrolled: How Health Insurance Companies May Exclude 1 in 4 Eligible Americans from ACA Coverage—and What the Federal Government Can Do to Stop It, Jacklon Hewitt, 2013.

To learn more about how Fiserv can partner with you to thrive in the new health care omnichannel billing and payment landscape visit Fiserv.com/healthcare.

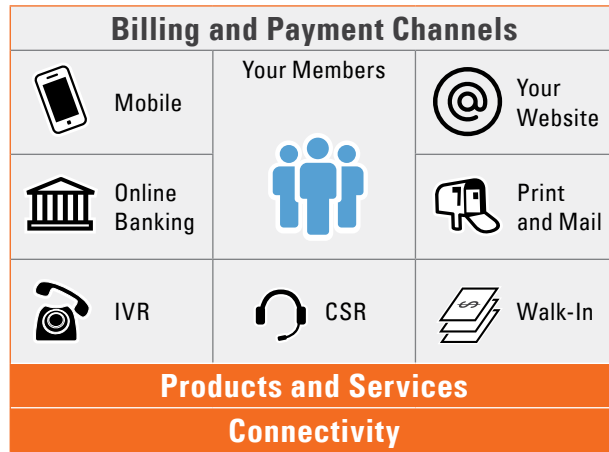


Health Care Solutions from Fiserv

Fiserv can help you navigate the ever-changing health care billing and payment landscape to achieve your goals across all channels. In addition to offering the broadest single-source range of solutions and channels, Fiserv provides the consumer insight and analysis to help you keep up with the latest consumer and payment trends. Businesses have been relying on Fiserv solutions and expertise to help reduce costs, drive revenue and increase customer satisfaction for more than 30 years.

A Multichannel, Integrated Approach to Billing and Payment

The Fiserv approach to billing and payment starts with your members, who use different billing and payment channels to satisfy their unique needs.



Proven Health Care Solutions From Fiserv



BillMatrix™: Whether you need web, mobile, IVR or agent-assisted payment functionality, we have the solution to provide your members with one-time, on demand bill payment at their points of preference.



eBill Distribution™: Vast network of consumers, financial institutions and billers offers many benefits including remittance services and paperless.



CheckFreePay™: Highest volume processor of walk-in bill payments with thousands of retail locations.



Flexible, services-oriented mobile infrastructure including: mobile-first design, notifications and payment reminders, expedited and card-funded payment options, and full PCI compliance.



Fully scalable solutions including interactive voice recognition (IVR) and agent-assisted models.



Single source for print and digital document delivery for member communications; includes sophisticated composition and targeted messaging for delivery of relevant content through the preferred channel resulting in greater engagement, improved experiences and reduced costs.



Reduce risk and boost IT performance by engaging Fiserv to manage your technology infrastructure for you or your agencies.



Fiserv offers comprehensive receivables management, remittance processing and lockbox services.

More than **24 million**
bill payment users

#1

Electronic Bill Payment,
Biller Direct and Walk-In
Bill Payment Provider
– Aite Group

More than **24 billion**
digital payment transactions

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