Personalizing Statements to Enhance Patient Engagement

By Lola Butcher

The popularity of mobile bill pay is helping UPMC meet its goal of steadily increasing self-service payments.

Patient statements can present a confusing morass of information that prompts patients to call billing offices in search of explanations. On the other hand, they can be easy-to-read documents that educate patients about options and make bill payment quicker than ever.

When University of Pittsburgh Medical Center (UPMC), based in Pittsburgh, developed a new patient statement two years ago, the health system’s revenue cycle leaders chose the second path.

UPMC’s new patient statement, introduced in December 2015, uses “dynamic messages”—different messages for different subsets of patients—to personalize patient communications. And the statement provides a quick response (QR) code that allows patients to quickly pay their bills on their smartphones.

Most importantly, the new statement set the stage for continuous improvement in UPMC’s patient financial communications.

“This isn’t one ultimate solution for patients to handle their healthcare-related financial responsibilities,” says Luke Foust, director-system development, UPMC Revenue Cycle. “We have to continue to find new and innovative ways to service customers in the ways that they’ve come to expect from other retail-related markets.”

This Message Is For You

One of the top priorities for the new statement was to educate patients, says Diane Zilko, senior director, UPMC Revenue Cycle.

A box in the upper right hand of the statement is dedicated to “dynamic” messages—some of which are general and some of which are targeted communications that reflect patients’ specific situations.

A general message—“Go paperless! Log in or sign up at MyUPMC.com”—supports a marketing campaign to encourage patients to sign up for electronic statements available through a patient portal.

In addition, UPMC uses targeted messages to communicate with patients based on their specific circumstances.

“We want to educate patients enough that they don’t need to pick up the phone and call,” Zilko says. “We want them to understand how they can pay so they don’t need clarification.”

To that end, UPMC segments its patients in a variety of ways, including the following:

- The amount due
- Past-due account status
- If amount owed is deductible or coinsurance

This segmentation supports the following UPMC targeted messages:

- Statements with low balances might include a message promoting UPMC’s mobile bill pay option, which is used primarily by patients that owe small amounts and can pay in full.
- Statement showing large balances will include a message reminding patients about UPMC’s no-interest payment plans.
- For past due accounts that are about to be turned over to collections, statements provide “final notice” messages.

Going forward, UPMC intends to expand the use of dynamic messages to inform patients about financial assistance options. The health system already uses propensity-to-pay scores to drive workflow. For example, when patients’ scores indicate...
they are unlikely to pay bills on time and in full, staff proactively contact them to discuss financial assistance options, payment plans, or other steps to avoid debt-collection processes.

In the future, the health system will use propensity-to-pay scores to segment patients so that appropriate messages can be provided on their statements. For example, the message box for patients with low scores might carry messages about UPMC’s financial assistance options.

“We want to use that message to educate patients about the resources that are available to them from a financial assistance perspective and to let them know that, if they need help or guidance, somebody is here to help them along the way,” Foust says.

More Ways to Pay
UPMC’s patient statements also provide a QR code to allow mobile bill pay. “We know that in every industry, consumers are asking for convenience and not wanting to necessarily interact face-to-face or with a telephone call when they are conducting business,” Zilko says. “More people are doing more things on their phone, even more than on their computers, so we needed to give them the tools to interact with us in this way.”

Using a free QR reader app on their smartphones, patients can scan the QR codes on their statements to retrieve the information needed to pay their bills without entering account numbers or other identification.

“This brings all the information right in front of you, so you just confirm that it’s OK and proceed with your payment,” Zilko says. “It can’t take more than 15 seconds to actually fulfill a payment.”

Each month, about 4,500 payments, accounting for between 8 and 10 percent of payments from UPMC statements, are being made via mobile bill-pay, Foust says. “We were very hopeful that patients would adopt the functionality and, not to our surprise at all, they really have,” Zilko says. “The feedback has been very positive.”

The popularity of mobile bill pay is helping UPMC meet its goal of steadily increasing self-service payments. Currently, UPMC collects about 30 percent of patient payments through one of these options:

> Accessing and paying bills online using the myEasyMatch code listed on paper statements
> Paying via smartphone

“This is reducing the number of bills being made through the mail or patients calling in to make a payment,” Foust says. “We felt that if we offer a variety of solutions, patients can choose the one that best fits their need.”

The mobile option is most often used by patients who have low balances and no questions about the charges. “It’s generally co-insurance or a co-pay that they didn’t pay at the time of service,” she says. “When patients have higher deductibles, we are still seeing them come through customer service so they can set up a payment plan or get a better explanation of the charges.”

Program Definition
The decision to consolidate physician and hospital billing functions is what prompted UPMC to develop new patient statements. Zilko and her team wanted to seize the opportunity to make the statements easier to read, to provide more targeted information to patients, and to easily incorporate changes in the years ahead.
As they evaluated potential statement vendors, the ability to include dynamic messages and QR codes was essential, but UPMC also wanted more.

“We were looking for a vendor who was flexible and willing to grow with us, so that when we came to them with ideas in the future, they could meet our needs,” Foust says. “We know this is not the end game.”

Success factors in the roll-out of the new statements:

**Patient education.** When the new statements were introduced, each envelope included a flyer that explained the new features. UPMC’s website also provides “how to read your statement” information.

**Staff training.** UPMC customer service staff were provided a script to encourage patients to try mobile bill pay. “Sometimes people who have never used this type of functionality are reluctant to use it,” Zilko says. “When they call to make a payment, we give them education.”

**A Modern Approach**

UPMC’s efforts to offer bill payment options that consumers experience with retail and other business outlets is helping patients pay bills more easily, while increasing UPMC’s self-service payment rates. The patient satisfaction and revenue cycle staff efficiency that results from its mobile payment options are having a positive impact on UPMC’s bottom line.

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