



# **\$17 Million Proof That Payer-Provider Partnership Solves the Patient Billing Problem**



## THE CHALLENGE

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For Allegheny Health Network and Highmark, the goal isn't just better healthcare, it's better health. But too often, patient billing and insurance friction stood in their way. Neil Kulkarni, Vice President of Customer and Clinician Experience Solutions at Highmark, explained: "Financial burden is one of the biggest drivers of fear in healthcare. When that fear manifests in a negative way, it compounds stress patients already have about their health and keeps the sick away from care."

While Allegheny Health Network had taken meaningful steps to simplify their billing process, patients could still get overwhelmed by the disconnected bills and explanations of benefits (EOBs) piling up in their mailboxes. In the best-case scenario it led to confusion and costly customer service inquiries. At worst, unpaid bills and strained patient relationships.

It was clear that providers alone are unable to solve the structural challenges of confusing bills, uncoordinated EOBs and fragmented communications. **To truly fix the patient billing problem, Allegheny Health Network and Highmark partnered with Cedar to create a single source of truth across the provider and payer.**

## QUICK FACTS

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### ECOSYSTEM PARTNERS:

**Provider:** Allegheny Health Network

**Payer:** Highmark

### MARKET

Western Pennsylvania

### SIZE

14 hospitals

300+ practice locations

### SOURCE SYSTEM

Epic Single Billing Office (SBO)

### SOLUTIONS

Cedar Pay

Payer Intelligence Layer

### USE CASES

Patient Billing and Payments

Customer Service

**“Highmark Health’s primary goal is for customers to feel happy, satisfied, and confident in the information they’re receiving. We want them to return to Allegheny Health Network or continue their coverage with Highmark because we work together to make it so simple and easy.”**

**NEIL KULKARNI**

Vice President of Customer and Clinician Experience Solutions  
Highmark

## THE SOLUTION

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In October 2022, Allegheny Health Network and Highmark radically simplified their customer financial experience by launching Cedar Pay, which included a new set of capabilities powered by Cedar's Payer Intelligence Layer. With the Payer Intelligence Layer, Highmark members who receive care at Allegheny Health Network enjoy a uniquely integrated experience.

Balances due are now presented alongside Highmark's insurance benefits and real-time deductible status is on clear display in Allegheny Health Network's payment portal. When patients had all the right information at their fingertips to make informed payment decisions, they were 11% less likely to call in with simple, repetitive questions about billing and insurance.<sup>1</sup> This freed the customer service team to focus on harder, more urgent inquiries from patients in distress.

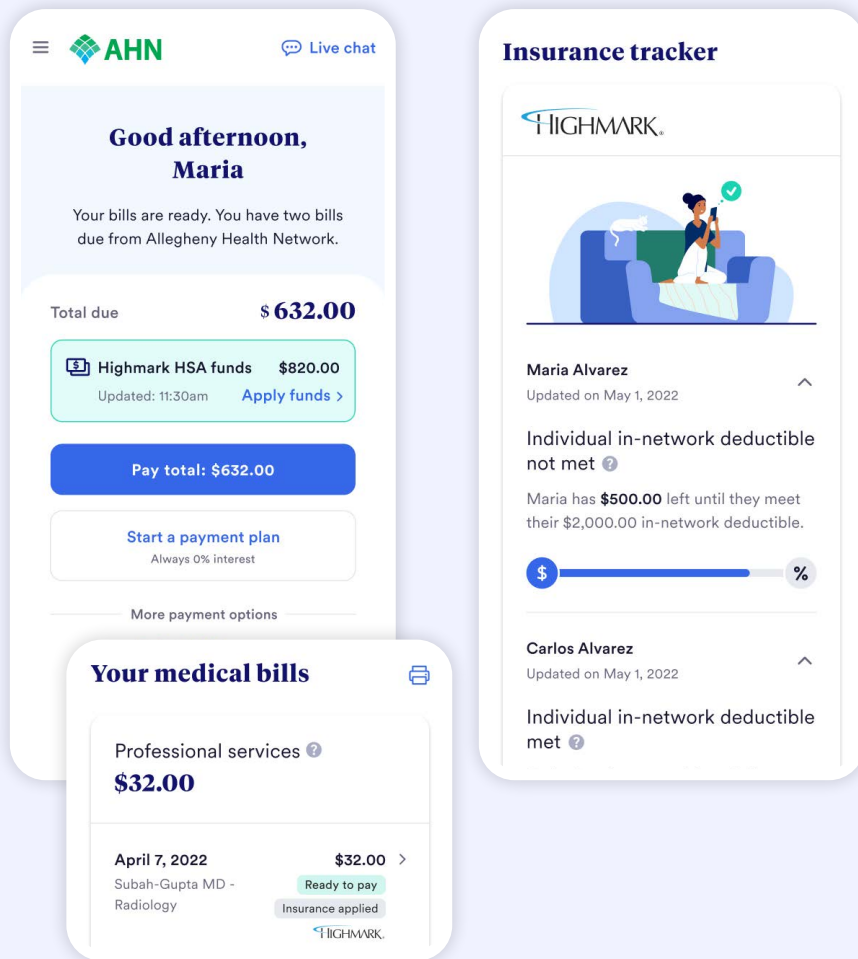
Cedar Pay also integrates real-time health benefit account balances into billing reminders and the payment portal. As a result, patients were 33% more likely to spend tax-free dollars in their health savings accounts (HSA) and flexible spending accounts (FSA).<sup>1</sup> Not only did this help patients save on care but it also drove payments, as it was easier to spend money earmarked for medical expenses.

**“I’ve been impressed by how much Cedar’s payer integration affects patient engagement. I have my provider saying this is good to go. I have my insurance saying it’s good to go. Great, I can pay with confidence.”**

**ADAM LOUGH**

Director of Revenue Cycle Strategic Initiatives  
and Optimization

Allegheny Health Network



## HOW IT WORKS

With Cedar Pay, Allegheny Health Network integrates real-time Highmark insurance and health benefit account data into patient bills to provide a streamlined path to resolution.

## BUILD TRUST

Patients feel confident that their insurance benefits have been accurately applied when they see Highmark branding on bills—no more waiting for EOBs.

## DELIVER CLARITY

A real-time deductible tracker helps patients understand their bills in the context of their insurance benefits without having to fuss with multiple portals.

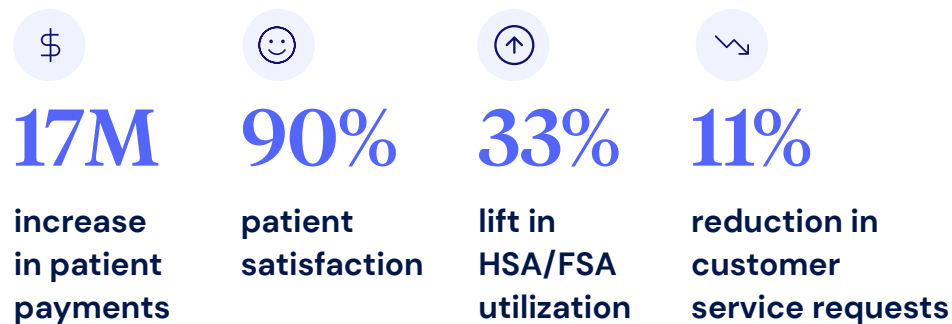
## IMPROVE AFFORDABILITY

Patients never miss out on potential savings and avoid leaving money on the table with connected health savings accounts and flexible spending accounts.

## THE RESULTS

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In less than one year with Cedar Pay, Allegheny Health Network added \$17 million in patient payments, thanks in part to the integration with Highmark.<sup>2</sup> But perhaps the clearest signal that payer-provider partnership was working came from patients themselves, who gave the integrated experience a 90% satisfaction rating.<sup>1</sup> The dramatic lift in patient payments paired with high satisfaction proves that Cedar Pay empowers patients to resolve bills with greater ease and peace of mind and focus on what's most important: *their health*.



“Cedar has shown us that if you make it easy, if you deliver transparency, and if you provide the right information when people need it the most, you can create a remarkable health experience that frees people to be their best.”

NEIL KULKARNI

Vice President of Customer and  
Clinician Experience Solutions

Highmark



1. Based on the available Cedar-serviced patient data for Highmark members at Allegheny Health Network as of May 2023 (Total number of patients: 5,563; start of time period: 11/1/2022; end of time period: 05/17/2023)

2. Based on the comparison between pre-Cedar (October 2021-September 2022) and post-Cedar (October 2022-July 2023) Allegheny Health Network patient billing and payment data