National Physician Group Lifts Patient Payments by 82% with Cedar Pay
This physician group is a leading acute care provider to health systems across the United States. The nature of their work—staffing clinical teams in emergency departments—brings a unique set of patient payment challenges.

Patients often are unaware that the provider is a private practice because they work seamlessly with their health system partners. That means their bills can come as a surprise. On top of this, the provider serves a large uninsured population, as their patients cannot access other care settings that require coverage. This leads to a high volume of self-pay emergency care bills with an average balance of $698,¹ which is more than what most Americans have available to cover an unexpected medical expense.²

The provider had tried using Flywire (formerly Simplee) to address these challenges, and while they saw some progress, they needed a more robust solution that was flexible enough to meet their specific needs.

After a competitive evaluation process, the provider selected Cedar. Their goal was to communicate with patients—through the right channel, with the right offer, at the right time—to maximize engagement and payments while delivering a best-in-class financial experience.
The provider launched Cedar Pay, a patient billing and payment solution that integrates with athenahealth, nationally in January 2020. With Cedar Pay, the provider establishes trust with the patient at first contact. Billing communications via text, email, paper, and the online portal clearly convey who the provider is and reference the place of service so patients can understand the charges in the context of their visit.

The provider also leverages these touch points to nudge self-pay patients to upload their insurance cards, as some may have active health plans. Since the launch of Cedar Pay, about 1 in 2 patients who have viewed the online prompt added their insurance without calling in.

For patients without active insurance, the provider uses an advanced discounting strategy powered by machine learning (ML). Specifically, Cedar built an ML model that personalizes discount offers, helping the provider strike a balance between increasing patient affordability and payments.

With ML-powered discounts, the provider saw a 10% relative increase in patient collection rate among the target population, over the first six months, helping more patients affordably resolve their bills.

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**THE SOLUTION**

1. The model determines who should receive a discount based on need, considering factors such as bill size. This ensures that it makes fair and equitable decisions, and helps those who need it most.

2. The model personalizes the discount offer by predicting an individual’s likelihood to pay given a specific offer. By comparing the expected payment for each option, the model selects the best discount.

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“I love that you offer a discount for early payment. The trauma of ER visits and having to deal with bills after was made a bit lighter to deal with because you helped me save money.”

—REAL PATIENT FEEDBACK
For the two years since launch of Cedar Pay, the provider realized an 82% lift in patient collection rate\textsuperscript{5}—over and above what their Flywire usage had delivered.

The solution also had a significant patient impact: 86% of patients now report an exceptional billing experience,\textsuperscript{6} with 77% of payments self-serviced online.\textsuperscript{7}
Based on the available Cedar serviced emergency care provider patient invoice-level data as of June 2023

Based on the available Cedar serviced Acute Care Provider patient satisfaction score data as of May 2023
Based on the available Cedar serviced Acute Care Provider digital self-service collections data as of May 2023

Based on the available Cedar serviced emergency care provider patient invoice-level data as of June 2023

Based on the available Cedar insurance capture feature performance data for Acute Care Provider as of May 2023
Based on the available Cedar machine learning-powered discounts performance data for Acute Care Provider as of April 2023
(Total number of patients: 66,641; start of time period: 11/22/2022; end of time period: 04/12/2023; date of report: 04/12/2023; Jupyter notebook)

Based on the comparison between pre-Cedar (prior to January 2020) and post-Cedar (CY 2021-2022)
Acute Care Provider billing and collections data
Based on the available Cedar serviced Acute Care Provider patient satisfaction score data as of May 2023
Based on the available Cedar serviced Acute Care provider digital self-service collections data as of May 2023