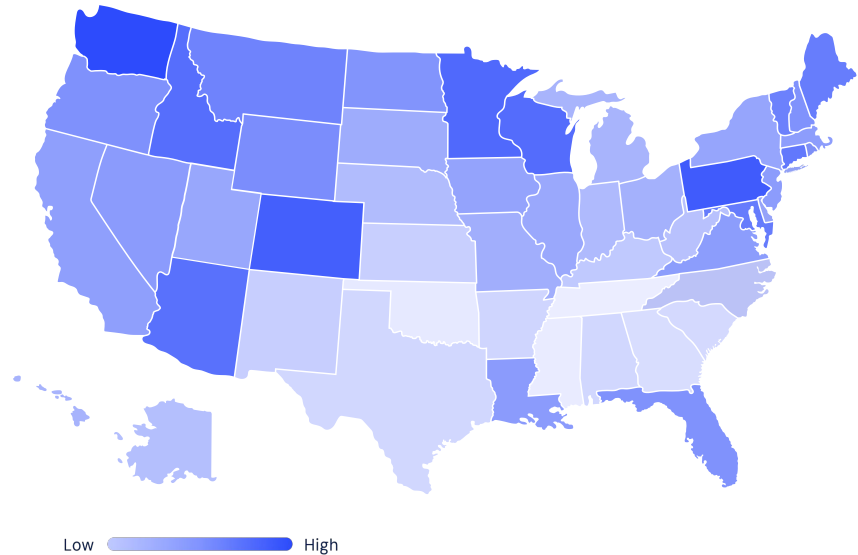


Collection rates differ drastically across provider's and states

While there is no singular factor that drives collection rate trends, patient likeliness to pay is correlated with:

- State policies
- Insurance coverage
- Population health
- Affordability indicators, including age, income, and employment status

STATE-BY-STATE COLLECTION RATES



Understanding patient behavior in Oregon

Oregon has a high collection rate relative to other states. This is influenced by:

- Positive affordability indicators
- High insurance coverage
- Social programs
- High population age

What are the highest indicators of collection rate performance in Oregon?

Median family income



ALICE + poverty



Single-parent households



Uninsured ratio



Commercially insured ratio



Welfare expenditure



Population health



Median age



Medicaid expansion

ADOPTED

1. [Population health source](#)

2. [Median income source](#)

3. [ALICE source](#)

4. [Welfare expenditure source](#)

5. [Insurance source](#)

6. [Median age source](#)

7. [Single-parent household source](#)



State Analysis

Affordability challenges in Oregon

A significant portion of Oregon residents live in poverty or are classified as ALICE – Asset Limited, Income Constrained, Employed.

These individuals are more likely to struggle with medical expenses and can benefit from flexible, patient-friendly payment solutions.

With a 90% median recovery rate, Cedar payment plans help meet patients' needs for flexibility while driving strong financial performance for providers.

At or below ALICE¹ threshold

Percentage of total population

