

Media Contact:
mPay Gateway
Kira Bork
952-346-6317
kbork@webershandwick.com



Michigan Health Care Providers Select mPay Gateway's Point-of-Care Patient Payment System

System Simplifies Patient Billing,
While Reducing Physician Offices' Administration Time and Costs

Minneapolis (Feb. 8, 2010) — [mPay™ Gateway](#) today announced that four Michigan health care providers – Kalamazoo Gastroenterology Hepatology, Digestive Health Center, Healthcare Midwest and Southwest Michigan Dermatology – have selected mPay Gateway's point-of-care patient payment system.

mPay Gateway's software system makes it easier for health care providers to collect the patient's share of a bill for service while also reducing patient confusion over how much they owe and when to pay. The simplified process also helps health care organizations reduce administrative time and overhead costs, so they can focus on providing patients with high-quality care at the lowest cost.

"I am always concerned about how much I will actually owe the doctor, yet it often takes months before I get a bill," said Linda Geml, a patient of Kalamazoo Gastroenterology. "I really like how the new mPay Gateway payment system approximates how much I will owe at my doctor's visit. Many people need to be able to budget and plan for expenses, so this new, more transparent and up-front process is a big relief to me."

With patients responsible for an ever greater portion of their bills, delinquent and uncollectible patient accounts are an increasing reality for physician practice groups. mPay Gateway's system obtains payment authorization before a patient leaves the office, but the patient isn't charged until the health care provider settles with the insurance company.

Jeff Carroll, administrator for Kalamazoo Gastroenterology Hepatology and the Digestive Health Center, understands the patient collection challenges physician offices face. With his two clinics handling about 10,000 procedures annually, he wanted to simplify what was becoming a cumbersome and complicated patient payment process. He knew a more streamlined approach would not only help him reduce receivables, bad debt and statement expenses, but it would also benefit patients and help keep patient costs down going forward.

"The patient billing process is so complicated that once patients actually get their bill, they often don't pay because they are so confused," said Carroll. "mPay Gateway gives our patients a much more transparent understanding of what they will owe. This authorization at the time of service helps us better secure patient payments, so that we can reduce unnecessary administrative health care costs and keep our focus on high-quality patient care."

mPay Gateway's point-of-care patient payment solution leverages a simple retail payment model. The solution: 1) calculates the patient's payment, 2) authorizes the payment at the time of service, and 3) collects the patient's payment after the insurer has settled the claim. The solution has been shown to reduce physician practices' bad debt by up to 80 percent.

Lisa Van Dis, director of Corporate Development at HealthCare Midwest, a multi-disciplinary physician group with 56 doctors and more than 70 providers, liked mPay Gateway's secure, yet easy-to-understand, three-step approach. Van Dis chose mPay Gateway because, "We needed a more proactive way to manage the self-pay portion of our business. mPay Gateway's solution models what dentist and veterinary offices have done for years, and provides us with a great way to keep administrative costs down, so we can focus on patient care."

Southwest Michigan Dermatology, a division of Paragon Health, sees 150 to 200 patients daily and also needed a more automated process. Not only did the clinic want to reduce sending paper bills, but it also wanted to reduce sending paper refund checks due to patients over-paying at the time of service.

The clinic's Practice Manager Christie Dando said, "We wanted to reduce sending bills, since it costs us roughly \$10 per statement. Additionally, we had other

patients who wanted to pay their bill at the time of service, but because we often don't know the exact amount the insurance company will pay, we often had to send out reimbursement checks to the patients once the claim was settled. Since implementing mPay Gateway less than six months ago, we have decreased patient refunds by 30 percent. These two changes alone have helped us decrease overhead expenses which will help us limit significant increases in patient fees in the future.”

“We're thrilled at the success these Michigan facilities have seen with mPay Gateway's technology and how patients are embracing the transparency we provide,” said John Wallace, senior vice president for mPay Gateway.

About mPay Gateway, Inc.

mPay Gateway develops financial technology products and services to support health care's complex and unique payment environment. mPay Gateway empowers health care providers with a single-source payment solution that enables collections from patients regardless of the patient's third-party payer affiliation. mPay Gateway is a PCI certified acquiring card processor. For more information, visit www.mpaygateway.com.

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