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mPay Gateway Introduces Point-of-Care Patient Payment Plan Feature

Advance Payment Plan To Help Cumberland Neurosurgery
Increase Collections, Reduce Clinic Debt

Minneapolis (June 10, 2010) — [mPay™ Gateway](#) today announced the general availability of Advance Payment Plan™, which allows physician offices to set up a payment schedule with patients who are unable to authorize or pay the full amount owed on the day of service. APP is a new, additional feature of mPay Gateway's point-of-care patient payment software which is used by more than 2,400 physicians across the U.S.

Specifically, APP provides physician offices with one, simplified process to collect authorization from patients for both one-time and recurring patient payments, including co-payments, co-insurance and deductibles. It helps physician offices increase collections and reduce bad debt, while providing patients with a clear summary of charges and an automated payment schedule, whereby they can decide the credit card, date and scheduled monthly amount.

"Currently, patient payments are the fastest growing portion of a providers' revenue stream, but with the lowest collection rate," said Brian Beutner, chief executive officer of mPay Gateway. "Our technology is addressing this growing patient payment problem, and now is helping with higher-priced visits. Advance Payment Plan is a great solution to break down one, large transaction, which can be a costly burden for a patient to pay all at once."

Cookeville, Tenn.-based Cumberland Neurosurgery has selected mPay Gateway's point-of-care patient payment system with Advance Payment Plan. Cumberland

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Neurosurgery has been a customer of mPay Gateway since 2009 and is using the new payment plan feature to arrange for collection of co-payments, co-insurance, deductibles and prior or larger balances.

“Most patients really want to pay their doctors, but with today’s economy, it is sometimes hard for them to come up with their deductibles or co-insurances for their surgeries. The new payment plan feature gives us an easier, automated service to offer patients who want to arrange and authorize a payment schedule,” said Paula Fargason, office manager, Cumberland Neurosurgery. “It allows them to determine payment scheduling worry free and on their own time. We make payment plan arrangements prior to surgery, so that patients can focus on their recovery without worrying about medical bills.”

Physician offices can use Advance Payment Plan before, during and after a patient visit:

1. Pre-Visit: Physician offices can address patient responsibility for pre-scheduled, high-dollar valued procedures.
2. Day-of-Visit: Physician offices can create a payment plan for patients on the day of service.
3. Post-Visit: Physician offices can move prior patient balances to the mPay Gateway APP so they can reduce the costs of manual collection services and manage this debt going forward.

mPay Gateway’s point-of-care patient payment software addresses the patient’s payment, authorizes the payment at the time of service and collects the patient’s payment after the insurer has settled the claim. mPay Gateway Advance Payment Plan feature is available immediately as an additional option with mPay Gateway’s patient payment software.

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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