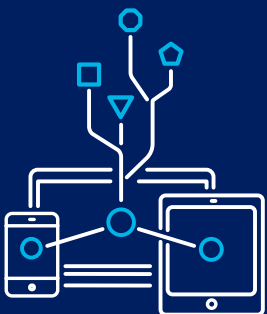




SmartPay for Payers

Transform Your Member Payment Process

Transforming the member payment experience requires a suite of consumer payment solutions that are responsive to member needs such as providing multiple secure payment channels and methods, using member-friendly language, and connecting with your members digitally.



Making it Easier for Health Plans to Bill and Collect Premium Payments

Change Healthcare is a payments leader in health care, processing over \$1.5B in consumer payments annually

SmartPay for Payers Overview

The Change Healthcare SmartPay™ solutions for payers is a member-friendly payment solution for payers seeking innovative ways to differentiate the member experience in their markets. SmartPay enables medical and dental payers to bill and collect member premium payments and facilitates member healthcare payments to virtually all providers. SmartPay empowers payers who are seeking:

- Strategies to grow member portal utilization with innovative tools
- Opportunities to lower costs to process member premiums
- Ways to make the healthcare financial experience more like the modern online retail experience
- Methods to improve their provider relationships and deliver value
- Innovative strategies to differentiate itself to plan sponsors and foster a positive member experience

Member Premium Payments

We simplify the premium payment process for both your members and your team while delivering a positive member experience. SmartPay Member Premium Payments solution streamlines the premiums collections process by offering easy-to-use options for bill payment.

- Omni-Channel member-friendly payment options such as mobile, online, IVR, lockbox, in-person, and agent-assisted
- Online wallet with access to member-preferred payment methods
- Automatic deposit into the appropriate account and provision of consumer payment posting
- PCI-compliant environment
- Providing a single posting file covering payment activity in all channels

By making the payment experience more member-friendly, payers can positively impact member satisfaction and potentially increase renewals.

Member Healthcare Payments

Our Member Healthcare Payment solution allows members the pay their healthcare providers from a single location: your member portal. This creates a modern retail experience for your members and helps alleviate confusion with the healthcare billing process, a significant pain point. The Member Healthcare Payments solution is foundational to Member Engagement strategies as it provides the member a reason to return and engage with the member portal.

Change Healthcare SmartPay provides members flexible payment options, such as HSA, FSA, credit/debit card and electronic check, as well as the ability to schedule payments. This creates a modern consumer payment solution that members have grown to expect.

Once a member pays the bill, Change Healthcare disburses the payment to the provider. By facilitating a member's healthcare payments, payers could potentially help providers reduce the amount of bills they send to their patients.



About Change Healthcare

Change Healthcare is inspiring a better healthcare system. Working alongside our customers and partners, we leverage our software and analytics, network solutions and technology-enabled services to help them improve efficiency, reduce costs, increase cash flow, and more effectively manage complex workflows. Together, we are accelerating the journey toward improved lives and healthier communities.

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