The state of patient access: 2021

Patient and provider perspectives on the future of patient access, and how the healthcare industry can respond

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EXECUTIVE SUMMARY

How has the pandemic affected consumer attitudes around patient access? What do consumers want when it comes to accessing care? These are the questions providers must answer if they are to survive the pandemic and lay the groundwork for future financial success. After all, a better patient access experience means a stronger revenue cycle. Experian Health's recent patient access survey offers a glimpse of what patients hope the digital front door will look like in 2021 and beyond.
Are providers on the same page?

Providers know they need to improve their digital front door to withstand the financial impact of COVID-19, but change can feel risky, especially with so much uncertainty.

Between October-November 2020, Experian Health surveyed healthcare consumers and providers to understand more about their perspectives on the future of patient access. This paper looks at where those views are aligned, where patients and providers may not be seeing eye to eye, and what that may mean for patient access in 2021.

Generally, both patients and providers want the same thing: stronger digital offerings that drive a more seamless patient experience. Consumers desire more control over their healthcare journey, much like they are accustomed to in other service experiences. For providers, enabling options that give consumers more autonomy around scheduling and communications is the route to improved patient loyalty, more efficient workflows and a revenue cycle that not only survives the tumult of 2020, but thrives in the years ahead.

Changes that became a life raft during the pandemic are here to stay. The challenge will be to meet consumer expectations for self-service patient access around convenience and security.

INTRODUCTION

Survival of the fittest: digital patient access before, during and after the pandemic

Slowly but steadily, patient access has become more consumer-focused over the last decade:

The proportion of American hospitals with an electronic health record jumped from **9%** to **76%** between 2008 and 2014 (ONC, 2015)

The proportion of hospitals that enabled patients to request prescription refills online increased from **22%** to **53%** between 2012 and 2016 (AHA, 2016)

Hospitals with online scheduling jumped from **37%** to **68%** between 2012 and 2016 (AHA, 2016)

Hospitals that allowed patients to pay medical bills online increased from **70%** to **82%** between 2012 and 2016 (AHA, 2016)

By forcing much of the patient experience online, COVID-19 accelerated the trend toward digital care. This trajectory will likely continue into 2021 and beyond, as providers grapple with ongoing concerns around the practical reality of a pandemic and patients become accustomed to more flexible and convenient access to care. Providers may have had their hands forced, but so did consumers. Many consumers hesitated to use digital tools when accessing care before the pandemic. Now, a taste of control and convenience will probably cement their preference for digital self-service options.

Providers that offer the most accessible patient access solutions in a post-pandemic world will secure greater patient satisfaction and loyalty.

> "As patients become more accustomed to self-service, we anticipate many will change providers due to the expectation of premium digital healthcare services. Providers who can meet patients where they are – through web-based services and via their mobile devices – will have the most success retaining and attracting patients."
>
> **— Jason Kressel, senior vice president of consumer products and analytics, Experian Health**

INTRODUCTION

What does Experian's patient access survey tell us?

In many ways, consumers and providers envision similar patient access experiences – even if their motivations differ. Consumers want quick, easy and secure access to healthcare. Providers want quick, easy and secure technologies and data to enable that access. Consumers want flexibility, convenience and automation so they can focus more on the care they need versus the process to access that care. Providers want to deliver on the consumer's expectation, creating loyalty and increasing operating efficiency – while allowing more care focus, as opposed to unproductive care administration. Ultimately, from the provider perspective, this leads to more business and increased revenue.

Who was surveyed?

868 healthcare consumers
(aged over 18, who had received care for themselves or a dependent in the last 12 months)

135 providers
(represented by non-frontline decision-makers)

The survey reinforces the case for a comprehensive approach to building a consumer digital experience that is beneficial to both consumers and providers. This paper explores each of these four findings in detail, and offers recommendations for how providers might respond to the corresponding opportunities.

Survey findings showed:

1. Consumers want more control over their healthcare experience and expect convenient access to care
2. Convenience cannot compromise safety and security
3. Contactless care requirements are driving long-term, systemic change
4. The pandemic has added to the evolving financial conversation between consumers and providers, which must be based on trust, transparency and empathy

OPPORTUNITY 1: CONSUMERS WANT CONTROL AND CONVENIENCE

What does the survey tell us?

Finding quick and convenient appointment times were top challenges for consumers during COVID-19

78% of consumers want to be able to schedule their own appointments, at any time of day or night, from their home or mobile device

73% of consumers want the option of using a portal to communicate with their provider, schedule appointments and review their records

51% of consumers want telehealth options

Only **42%** of consumers feel the purchase experience [of healthcare services] is comparable to other services, such as retail, entertainment and automotive

Consumers want flexibility to manage the non-clinical aspects of their healthcare journey themselves

Gone are the days when patients were passive participants in their healthcare journeys. Today, they expect more power to decide how and when they engage with services. They can order groceries, stream movies and music, and view their bank accounts with the tap of a finger on their mobile device – why shouldn't they enjoy the same level of control and convenience when engaging the non-clinical aspects of healthcare?

Scheduling appointments online, completing registration from home and paying bills from a mobile device meet consumer expectations, but deliver beyond that. Benefits include reduced face-to-face contact, fewer no-shows to appointments and improved health outcomes as patients feel empowered to stick to their care plans. Automating patient access even contributes to better collection rates, for example, by reducing errors that can lead to denied claims.

OPPORTUNITY 1: CONSUMERS WANT CONTROL AND CONVENIENCE

COVID-19 has convinced many lagging adopters to embrace digital patient access

Patient portal usage was fairly low prior to March 2020, despite its general availability. But enthusiasm seems to be growing, with consumers surveyed indicating most of the time that access to a patient portal was “most important” to them. Providers should continue to demonstrate how patient portals and digital alternatives make the healthcare journey easier and safer.

While younger respondents are 40 times more likely to use health apps, the digital trend runs through all age groups. A total of **87% of 45- to 54-year-olds** are eager to book appointments whenever they want to. This age group may be more likely to make appointments for children and elderly relatives as well as themselves, so a pre-registration process that’s easy and quick (and limits time in the waiting room) is a win.

When it comes to communication from their healthcare provider, consumers welcome a (virtual) personal touch. Nearly **6 in 10 respondents** say they prefer providers to proactively reach out to schedule follow-up appointments or preventive services, yet 3 in 10 say their provider fails to do this.

OPPORTUNITY 1: CONSUMERS WANT CONTROL AND CONVENIENCE

What does this mean for providers?

How disappointing for a provider to deliver world-class medical care, only to lose a patient's trust due to non-clinical reasons, such as a bad scheduling experience or surprise billing?

Most providers are committed to improving the patient experience. Of those surveyed, **90%** see improving the patient experience as a top priority. However, there is a mismatch between patient demand and what providers are currently offering when it comes to self-scheduling. **78%** of patients reported that they want the convenience of 24/7 self-scheduling, but only **40%** percent of providers currently offer that. The gap may be reduced in the first half of 2021, however, with **31%** of providers reporting they will be offering a self-scheduling option in the next 6 months.

While this is a step in the right direction, provider organizations need to be thoughtful about how they implement self-scheduling. Most instances are gated within a patient portal, requiring a login and an existing patient-provider relationship. But what about new patients? If providers want to attract new patients, enabling self-scheduling that works for existing patients and new patients – and doesn't require a login – creates a better, more inclusive experience. Another consideration is that many self-scheduling services are limited to primary care. That excludes specialists and other services during the booking process, because they require more scheduling protocols. Consideration of variables like these and finding solutions that solve for them is critical to truly empower patients and transform the patient access experience.

Providers see the pay-off of self-service options in the form of patient loyalty and revenue lift, but **1 out of 4 may not have the consumer insights** they need to fully engage patients. Consumer data is crucial in order to communicate with patients through their preferred channels, offer tailored payment plans and understand what additional support services may be needed to make access easier.

OPPORTUNITY 2: PROVIDERS MUST BALANCE CONVENIENCE WITH SECURITY

What does the survey tell us?

Patients say secure access to patient portals is the most important feature of healthcare services, most of the time

54% of patients are concerned about security when accessing their personal details online – and this proportion increases for younger age groups

46% of providers feel securing patient portals is difficult

Patients are looking for reassurance around data security

One area where patient and provider views align is around the security of digital access solutions. Patients want to be sure their data is kept safe and doesn't fall into the hands of fraudsters, while providers want to maintain consumer trust, protect their networks and meet regulatory requirements.

And they're right to be concerned. Healthcare security breaches are on the rise, with the HIPAA Journal reporting that over **38 million** healthcare records were exposed, stolen or incorrectly disclosed during 2019, representing nearly **12%** of the entire US population.

While acknowledging patients prefer an online registration experience, providers are challenged to keep that service secure, with almost half considering it difficult. There are a few reasons this might be the case: implementing change programs are always challenging; there may be a lack of institutional awareness of available data protection tools and procedures, or there may be obstacles in building security protocols into the culture of an organization. Providers may also worry that security measures entail cumbersome processes for patients, which could lead to member attrition. Additionally, evaluating technologies and tools that feature multiple layers of defense against a variety of attacks, from bad actors impersonating patients to malware attacks, can take time – and time is often a luxury providers don't have. All of these can be overcome with the right tools and expertise.

OPPORTUNITY 2: PROVIDERS MUST BALANCE CONVENIENCE WITH SECURITY

The healthcare industry is not known for speedy pivots, but in the current context, that's exactly what's needed. Moving quickly while maintaining security – and without adding undue friction – is a tall order, but it's not optional. With the right tools and support, providers can safeguard patient data with confidence.

Good security will be key to bringing patient access systems up to par with other service experiences

The pandemic pushed a huge number of people into the system at once, exposing the challenges that exist around self-service access to care. Many patient access systems required quick, extensive modification. Securing those systems at-scale and at a speed to support things like a national immunization campaign will require proven solutions.

What does this mean for providers?

Reducing friction during patient intake means balancing security and convenience

According to the survey, providers relied on patient self-service solutions paired with good security to address the digital front door demands created by the pandemic. What does good security look like? It means balancing fraud prevention with minimal effort on the patient's part.

As other service sectors know, consumers have high security expectations that are matched by their desire for ease of use.

The good news for providers is that the tools exist to offer a digital patient intake experience that deliver both strength and simplicity.

OPPORTUNITY 3: PANDEMIC REQUIREMENTS ARE DRIVING LONG-TERM, SYSTEMIC CHANGE

What does the survey tell us?

71% of providers don't expect patients to feel comfortable in waiting rooms until at least summer 2021 – but only **40%** of patients agree; the majority say they trust providers have taken necessary safety precautions

Consumers say digital front door services like patient portals, pre-registration, text messaging, online scheduling and virtual waiting rooms are important to them

64% of providers recognize patients prefer an online or mobile-enabled registration experience

54% of providers say facilitating contactless care is one of their top three challenges

Both patients and providers believe self-service technology is here to stay

As consumers gain more control, a number of adaptations made to accommodate social distancing will be expected to continue (such as 24/7 mobile scheduling, or text messaging functions that allow pre-registration or bill payment).

Many patients remain cautious about accessing services on-site and expect more options for scheduling and registration that avoid in-person visits. There's some contradiction though: although **40%** of patients would feel uncomfortable about sitting in a waiting room, **81%** say they believe their provider has made on-site facilities safe. This suggests there may be less hesitancy from patients when it comes time to reschedule their postponed elective procedures. It's a testament to how hard providers are working to make patients feel safe and comfortable. That trust will be paramount in the aftermath of the pandemic, building upon a strong foundation for better patient experiences going forward.

OPPORTUNITY 3: PANDEMIC REQUIREMENTS ARE DRIVING LONG-TERM, SYSTEMIC CHANGE

Will the waiting room survive?

One interesting insight is that older consumers appear more comfortable with heading into a provider's office and sitting in a waiting room than younger people: **52%** of those over 65 say they'd be happy to sit in a waiting room with appropriate precautions in place, compared to **46%** across all ages. This could be due to lower levels of digital fluency and higher levels of trust in the provider's ability to ensure a safe environment.

While many providers struggled to pivot and completely restructure their patient access process, most understand the changes allowing for self-service are likely here to stay. Face-to-face care will always be important, but a digital front door will become the default to make the non-clinical portion of the healthcare journey easier and quicker for everyone.

What does that mean for providers?

Providers see self-service patient access as a priority

Providers list urgent priorities around offering patient self-scheduling, self-registration and seamless access to portals. Once the need for social distancing eases, automation and self-scheduling will remain essential because consumers will expect such services to remain available, and because these services will help providers jump-start the rescheduling of postponed electives, leading to increased patient volumes for non-COVID treatment and increased revenue to follow.

Providers recognize that being able to engage with patients through digital channels is a primary means to remaining competitive and relevant. Those with a robust digital front door will be better positioned to retain and attract patients. By giving patients the freedom to choose when and how they register for appointments, pay their bills and access test results (to name just a few examples), providers can improve patient satisfaction and loyalty. Simply put, if patients don't experience the same level of control that they enjoy from other services, they'll look for a new provider who can accommodate that expectation.

> "No one really knows what business-as-usual will look like once the immediate crisis passes. The pandemic is challenging many deep-rooted norms around how we deliver healthcare. As providers use patient portals to their fullest potential in the short-term, there is a huge opportunity to demonstrate the true value of virtual care – and transform healthcare for the long term."
>
> **— Tom Cox, general manager, head of product, Experian Health**

OPPORTUNITY 4: EVERYONE IS FEELING THE PANDEMIC PINCH

What does the survey tell us?

Two-thirds of providers have a revenue shortfall due to the pandemic

10% of patients rank financial hardship/ uncertainty of cost as top challenges when accessing care during the pandemic

69% of patients want accurate estimates before receiving non-emergency care

65% of patients consider it very important to know in advance if their care is covered by insurance

More than **25%** of patients have had healthcare expenses that were higher than expected, while more than half have seen final costs that differed from original estimates

58% of patients would be interested in a payment plan that's tailored to their personal financial situation (rising to **72%** for 25- to 34-year-olds)

Consumers rank accurate and transparent pricing as a top priority – and providers understand this

It's no surprise patients want clear pricing and billing: the pandemic has merely turned up the volume on these long-standing patient pain points. With deductibles and out-of-pocket expenses on the rise, patients want the full picture from the start so they can plan accordingly. Again, patients are accustomed to receiving estimates before purchasing services – whether that's having their car serviced or remodelling a home – and they expect the same in healthcare.

What's more interesting is that **8 in 10 providers** agree, recognizing that price transparency correlates with patients being more likely to pay bills on time. Simplifying the pricing and payments process can benefit everyone.

OPPORTUNITY 4: EVERYONE IS FEELING THE PANDEMIC PINCH

What does this mean for providers?

Economic factors are impacting consumers, insurers and providers, creating unprecedented challenges

The pandemic has ravaged the finances of both patients and providers. Job losses put household incomes under pressure, while postponed electives put a large contributor of provider revenue on pause. Perhaps the single greatest impact comes from the shifting landscape of insurance: lost employer-based coverage, confusion around re-authorization requirements and questions around what new insurance will cover leaves many patients worried about how they'll be able to afford care. Providers are on guard for disrupted collections and more uncompensated care.

Because of these changes, half of providers are concerned about collecting payments from consumers over the next year. Consumers are weighing the cost of care against other mounting bills, and when medical bills slip to the bottom of the list to be paid, the patient's financial struggles quickly translate into a loss for providers.

This changes the financial relationship between provider and consumer. Consumers are looking for transparency and empathy, and providers that can deliver will net a higher rate of collections. Providers that offer consumers the control and convenience they desire when managing their financial responsibilities are going to be at an advantage.

In short, clear, upfront and accurate pricing estimates, correct insurance reviews, personalized payment plans, and flexible payment options are critical.

HOW TO MEET THE CHALLENGES

For providers that want to create a digital patient access experience that meets the self-serve preferences of consumers, generates trust and loyalty among patients and contributes to access efficiencies and improved collections, there are some baseline strategies to consider.

Give consumers control and convenience through easy online scheduling and registration

Digital patient engagement solutions allow providers to offer consumers the flexibility and accessibility they crave. By removing the bumps in the road that cause extra administrative work and delays, patients can focus on the care they are receiving.

Experian Health's patient scheduling platform lets patients book appointments with multiple providers, day or night. Using intelligent software, the tool ensures patients book the right type of appointments with the appropriate provider at the earliest available dates, enabling enterprise-wide self-scheduling that works accurately for all providers, specialists and other services.

Not only do patients appreciate being able to book after hours and enjoy better access to care, providers are able to improve efficiencies by offloading call volume to self-service and improve new patient acquisition and retention with a better booking experience.

HOW TO MEET THE CHALLENGES

Balancing security with a seamless patient experience

Patients want convenience – but they also want their data to be kept safe. Providers must find a way to achieve both. Experian Health's patient portal security tools use leading-edge identity proofing, risk-based authentication and knowledge-based questions so providers can confidently verify patient identities. And the best part? It doesn't create a burdensome login process for patients. That means patients can book appointments, register for care or view their health information without delay.

And by quickly authenticating access requests, calls to IT support are likely to drop too, saving staff and patients valuable time.

Build trust through transparent pricing and personalized payment plans

Healthcare finances are stressful for everyone, but they can be simpler. Experian Health's patient access survey shows patients are overwhelmingly looking for clear, upfront pricing and straightforward ways to pay. When the final bill bears no resemblance to initial estimates, patients feel distrust and frustration.

This can be solved with transparent patient payment estimates, which provide patients with accurate and easy-to-understand estimates before their visit.

With providers feeling the pinch, streamlining patient collections should be a priority going into 2021. Patient payment solutions check for patient coverage, identify a payment plan(s) that suits a patient's individual situation, and then make it easy to pay via a mobile device.

COVID-19 has accelerated the shift toward greater consumer control and self-service. The return on investing in these digital patient access strategies will be measured through patient satisfaction and revenue. Wherever you are in your digital patient access journey, there's an opportunity to review your digital front door to improve the patient experience and increase collections. Contact Experian Health to find out how we can help.

ABOUT EXPERIAN HEALTH

At Experian Health, we serve more than 60 percent of U.S. hospitals and more than 7,700 medical practices, labs, pharmacies and other healthcare providers with data-driven platforms and insights that help our clients make smarter business decisions, deliver a better bottom line and establish strong patient relationships. We are part of Experian, the world's leading global information services company, providing us access to deep data and analytics capabilities that complement the strong healthcare heritage rooted in our legacy companies. Our industry-leading solutions span revenue cycle management, identity management, patient engagement, and care management.

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