

## Healthcare Credit Profile<sup>SM</sup>

Make smart decisions with the industry's most complete and accurate patient credit profile.

**Maximizing cash flow is a critical concern for all healthcare providers.**

**In a time of widespread cash shortages, elevated accounts receivable days, high collection costs and compliance risk, increasing net revenue and cash is paramount. Additionally, as the self-pay patient population increases, the need to verify identity and determine ability to pay will become "business as usual" for healthcare providers seeking to minimize their uncompensated care costs.**

Experian's Healthcare Credit Profile,<sup>SM</sup> customized for the healthcare industry, provides an immediate and accurate view of a patient's credit history. Healthcare Credit Profile gives you critical patient financial information up front, allowing appropriate payment decisions to be determined immediately. Armed with this information, you will be able to reduce delays in billing and back-end collections and concentrate your efforts on providing quality healthcare — not working overdue and unpaid accounts.

### Features

- **Complete** — With more than 40 million nationwide updates to its database each day, Experian® offers the industry's most comprehensive consumer credit information — in a package designed specifically for healthcare providers
- **Easy to read** — Our user-friendly format summarizes credit data for faster analysis
- **Accurate** — Make appropriate payment decisions with confidence using data from Experian's File One<sup>SM</sup> database

More than 215 million credit-active consumers nationwide are included in Experian's File One database. Your inquiry initiates a search of this database, producing the Healthcare Credit Profile.

### Benefits

- **Quickly assess ability to pay** — Determine if the patient's credit profile indicates an ability to pay for the services he or she is about to receive
- **Enhance customer service** — Increase point-of-service collections and determine alternative patient payment options
- **Improve cash flow** — Accelerate cash flow through immediate identification of payment sources
- **Maximize collections** — Reduce bad-debt expense through accelerated up-front cash collections
- **Minimize fraud** — Detect potential fraud and take action to protect against losses



Healthcare Credit Profile includes the following information:

- Consumer identification
- Additional/Other addresses
- Employment
- Public records
- Open accounts, including revolving credit
- Unpaid collections
- Bankruptcy and judgment
- Fraud indicators

**To find out more about Healthcare Credit Profile, contact your local Experian sales representative or call 888 414 1120.**

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