

LEARN MORE



# Paytient Quick Start Guide

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We partner with you to help you remain proactive with your employees' access to healthcare.

# The gathering storm

Deferred care, rising costs, and rampant inflation are creating a perfect storm that will impact every employer in 2023 and 2024.

Employers, employees, and healthcare providers have been ensnared in a self-perpetuating cycle that has been increasing costs for years. But inflation and a spike in hospital costs in 2022 mean that employees will be the most exposed to the highest healthcare costs in our generation at a time when they are least prepared to pay out of pocket.

## FACTORS



Inflation

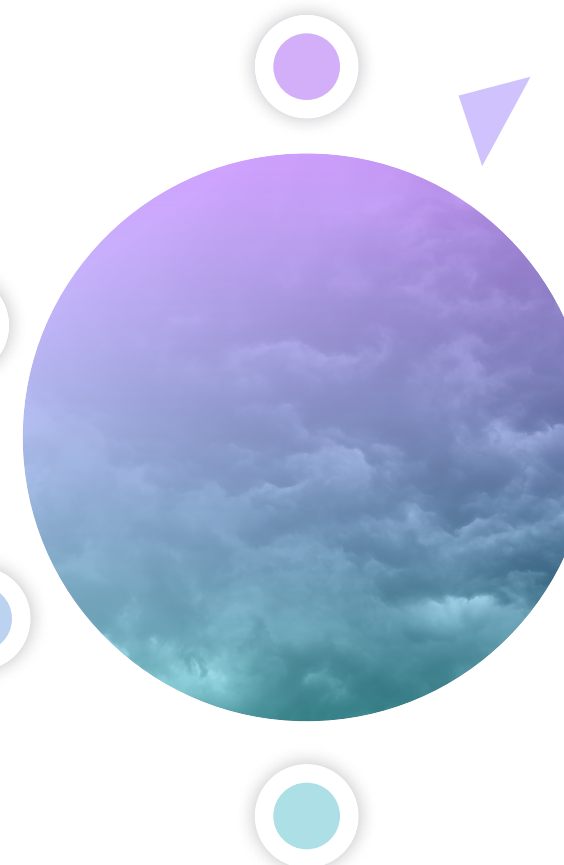


Rising  
hospital  
costs

Deferred or  
forgone care

Higher cost of care resulting  
in higher premiums

Increase in member/  
employee out-of-pocket  
responsibility



## Do your health benefits provide adequate protection?

To combat these damaging pressures, employees need a healthier way of paying for care.

We believe a small line of credit — always free and without interest — is a simple and affordable way to help employees embrace higher deductibles knowing they can still access care whenever they need it. Interest-free credit helps eliminate one of the most painful parts of healthcare by giving people time to pay for care on their own terms.

Employer-driven changes  
to plan designs to control  
premium increases

# How Paytient works

Paytient is an employer-sponsored financial wellness benefit that helps employees access and afford care for the whole family — even pets! After each transaction, employees choose a payment plan that fits their budget.

Provided without financial risk by employers to their employees, Paytient can give every employee access to \$2,000 or more in healthcare credit on a Paytient Visa card for less than \$4 per employee per month.

- ▶ The Paytient card can **pay for care anywhere that accepts VISA**
- ▶ Can be used for **medical, dental, vision, pharmacy, and vet care**
- ▶ **No credit check** promotes equitable access
- ▶ Providers are **paid in full**
- ▶ **Employers are not on the hook** for unpaid balances



## Paytient creates a healthier dynamic in benefits programs:

Out-of-pocket costs are more manageable



Employees feel empowered to get care sooner

Health plan costs are reduced over the long term

HDHPs become more attractive

**Less pressure on health benefit costs the following year**

# It pays to be Paytient ...

Beyond encouraging employees to get the care they need before health issues spiral out of control, Paytient helps employers on numerous fronts.



## Increase Employee Retention

At a time when open jobs far outpace available workers, every company wants to retain talent. Employees with a Paytient account have a turnover rate **2.2 times** lower than those who don't have Paytient.



## Drive HDHP Adoption

High-deductible health plans benefit employees and employers alike, though concerns about paying those deductibles can give people anxiety. Paytient provides peace of mind. One client was able to increase its HDHP adoption from 50% to 85%, resulting in a **12x return on investment** for implementing Paytient.



## Reduce Health Plan Costs

Paytient helps create a healthier dynamic in healthcare benefits programs. When you make healthcare more affordable, out-of-pocket costs become more manageable for employees. This **empowers them to get care sooner**, which reduces the likelihood of large claims and puts less pressure on health benefit prices in subsequent years.



## Advance Health Equity

Health plans with high out-of-pocket costs have historically disadvantaged vulnerable employees who have less disposable income and lower credit scores. Paytient makes your health benefits more equitable by **affording all employees access to credit**, without a credit check, so they can get the care they need and pay their out-of-pocket costs over time with no interest or fees.

# ... and it keeps paying



## Boost Health Plan Optionality

Workers want options as it relates to their benefits, and they're thinking about things like healthcare in different ways than previous generations. Paytient **gives employees plenty of options** in terms of how they pay for care, and it can be added to a benefits package at any point in the year — our onboarding process takes as little as 30 days.



## Provide Cost-Effective Support

Companies and employees alike sometimes feel pulled between physical and financial wellness. Paytient is the most **cost-effective means** of supporting employee well-being while driving savings across the benefits portfolio.



## Fill Benefits Gaps

With [60% of Americans living paycheck to paycheck](#), including 36% of those who earn \$250,000 or more, Paytient helps people afford unexpected care costs by filling gaps in their benefits. Whether people need a hand paying for **dental, medical, pharmacy, vision, or veterinary needs**, Paytient connects people with the care they need.



## Remove Barriers to Care

Nearly [one-third of Americans](#) recently delayed medical treatment due to cost concerns, but all of that deferred care eventually comes due. In the near future, this pent-up demand for care will lead to larger claims and increasing illness, stress, and absences among employees. By partnering with Paytient, you can **address these challenges proactively** and insulate your team from the vicious cycle of deferred care amid rising costs.

# A true partnership

When you partner with Paytient, we make everything from implementation to administration feel effortless.

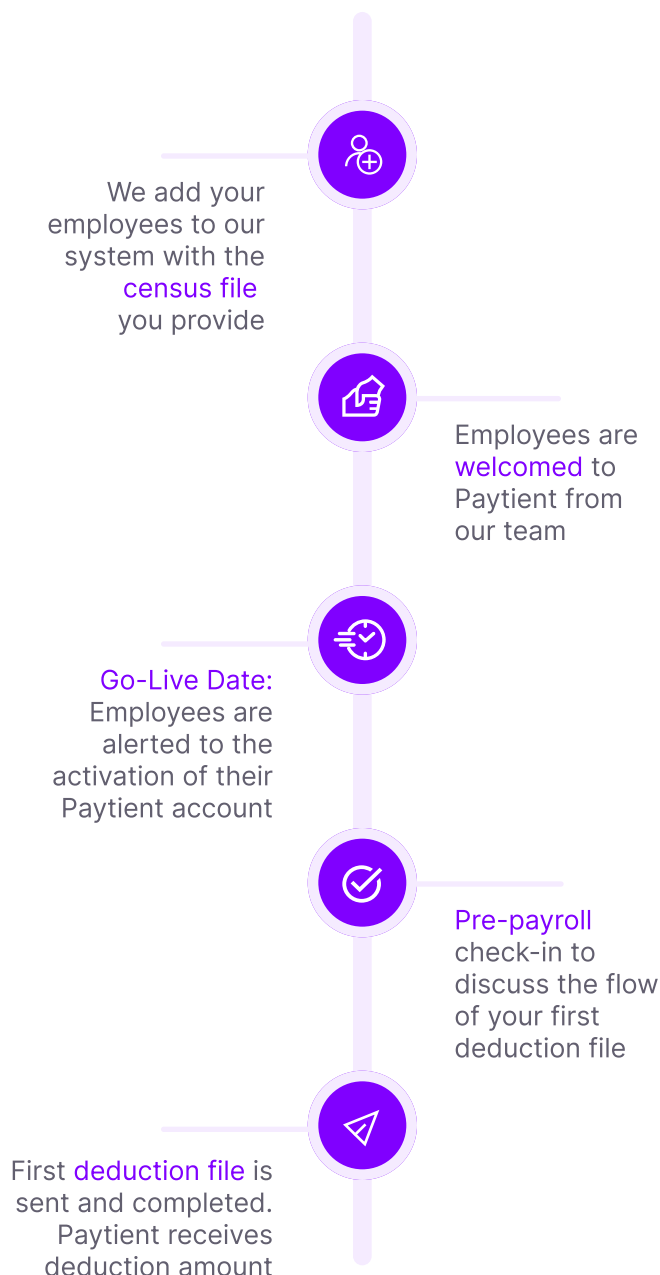
We'll seamlessly connect with your payroll system by matching your preferred deduction method. We follow your business-as-usual processes, which minimizes work for your HR and tech teams. We do this through API integrations with your payroll system, an electronic data interface, and formatted deduction files.

What happens once you've completed your customized implementation process? The real fun begins. You'll connect with a dedicated account manager, who will be your point person whenever you have questions or need help.

## YOU'LL ALSO GAIN ACCESS TO:

- 1 Launch and post-launch marketing support in the form of introductory emails, educational newsletters, and downloadable resources
- 2 The Paytient Employer Portal, which offers a useful dashboard and resources
- 3 An in-app chat feature for any questions your employees might have
- 4 Quarterly reports to help you see how your team is using Paytient

## The Road to Successful Implementation



# Don't take our word for it

**Fair warning:** We're about to become your HR team's favorite tool.

Not to brag, but we have a long history of delighting benefits leaders. Our Net Promoter Score of 93 shows that people truly love Paytient.

**Here's what a few of our valued clients said about their Paytient experience:**

“

“Paytient is so beneficial for our employees. The team at Paytient is friendly, courteous, and always quick to respond. **They are constantly looking for new ways to make things easier** for me and for our employees.”

**BETHANY D.**

“

“**They care about our employees just like their own.** They've made it a smooth rollout and are willing to help in any way they can. I highly recommend Paytient and the great people there!”

**KATHY C.**

“

“**I wish we would have had you guys four years ago** when we changed to our HSA plan; it really would have helped a lot of people with their deductible.”

**MEGAN B.**





# Take care of your team

✓ Increase Employee Retention

✓ Drive HDHP Adoption

✓ Advance Health Equity

✓ Reduce Health Plan Costs

✓ Fill Benefits Gaps

✓ Boost Plan Optionality

People ultimately want to prioritize their health, but the financial side of care can lead people to be reactive rather than proactive.

**With Paytient, you can afford to provide your team with a healthier way to handle out-of-pocket expenses.** Some companies are able to free up funds to pay for Paytient by reallocating HSA dollars, sharing costs with employees through a premium offset, eliminating less impactful benefits, or using credits available from payers.

When everyone has the tools necessary to navigate whatever healthcare curveballs life throws their way, they're going to breathe a well-deserved sigh of relief.



**It truly feels better to pay with Paytient.**



To **learn more** about how Paytient can support your team, scan this QR or email us at [hello@paytient.com](mailto:hello@paytient.com).