



# Non-Recourse, zero interest financing for your patients

## You are paid up front with ZERO risk!

The portion of revenue that doctors must collect from patients has increased by 380% since 2012\*

As hospitals, doctors and practices are forced to collect more from patients – due to higher deductibles and coinsurance – more patients are filing for personal bankruptcy. It is a vicious cycle that seems to only get worse over time. But when McKinsey asked patients why they defaulted on their medical bills, the number one reason was not unwillingness to pay, but a lack of payment options.

That's why Parasail created the first-ever underwriting model that can show medical systems a patient's likelihood of paying before they receive their first bill. Providers can now see what payment terms they should offer to receive the maximum rate of collection possible... all by offering their patients repayment terms that they can afford – **with an effective 0% interest rate.**

*Patients approved for custom plans they can afford based on their ability to pay... Providers are paid immediately, without recourse! Everyone can focus on treatment, not payment.*



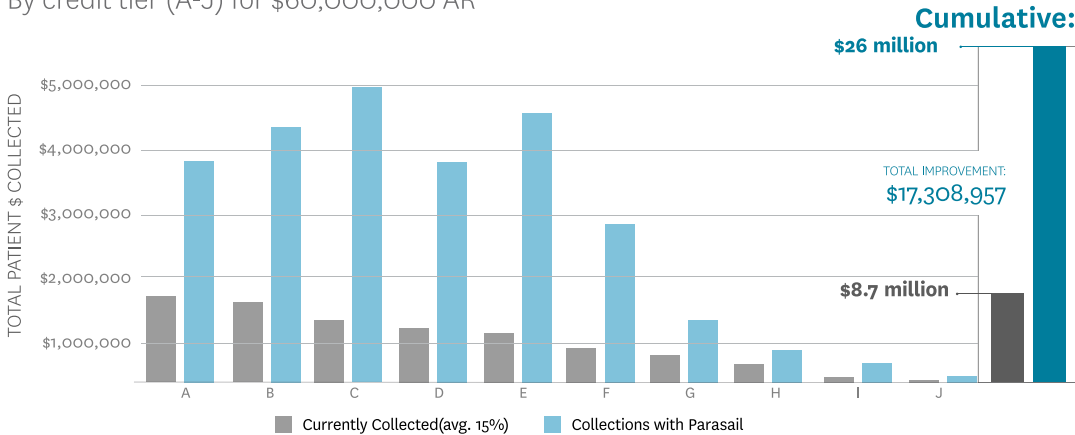
Parasail integrates with your existing billing systems – or patients can access Parasail from your website, payment portal, or by email invitation from your staff.

## Patients don't pay interest. Providers collect more without risk.

- Patients apply in less than two minutes – without affecting their credit.
- Parasail's proprietary underwriting model evaluates each patient's ability to pay in real time... and recommends the payment terms with the highest likelihood of repayment.
- **Patients receive 0% payment plan options.**
- **Parasail pays you immediately, without recourse.**
- Parasail handles all payment plan servicing.

## Parasail Prospective Performance Enhancement

By credit tier (A-J) for \$60,000,000 AR



*Average self pay after insurance payment is only 14.55%*  
- CROWE HORWATH REVENUE RECOGNITION FOR HIGH DEDUCTIBLE HEALTH PLANS 2017

**Convert your prompt-pay discounts into ProPatient plans and collect more**



## Want to see how much more you could be collecting?

Contact us to see your own AR data in our underwriting tool.  
 Email us at [info@parasail.com](mailto:info@parasail.com) – or call Chris Wyatt at 800-604-0370

# Sending patients a bill they can't afford means your bill will not get paid.



You bill the patient  
**\$2,700 DUE NOW**



The patient can't pay in full  
**\$400 AVAILABLE FUNDS**



We create an affordable bill  
**\$116/mo 0% INTEREST**



You're paid in full immediately  
**Paid NO RECOURSE**  
(less subsidy)

## Parasail Offers a solution for each of your patients



Can afford to pay now  
**Parasail PayNow**

Simple online bill payment processing that can integrate into your existing site or system with no set-up costs for you.



Can't afford bill - Qualifies for credit  
**ProPatient Payment Plan**

Each patient receives a 0% interest payment plan with repayment terms customized to their exact financial profile. We pay you up front with NO recourse. No-collections options are also available for mission-driven organizations.



Can't afford bill - Can't qualify for credit  
**Parasail Payment Servicing**

Simple payment plan servicing for patients who can't qualify for a ProPatient Payment Plan. AR can remain on your books or we can pay upfront for it with recourse of non-paying patients.

## Know what each patient can afford at intake... Pre-qualify them for the right payment solution – and get paid upfront.

### Step 1:

Consumer touchpoints

Pre service Estimate and pre-qualification

Post service contextualized bill



### Step 2:

Apply

### Step 3:

Select Offer

parasail  
ProPatient

parasail  
ProPatient

46% of Americans can't afford an unexpected bill of \$400 or more.

– US Treasury\*

Lack of payment installment options is the No 1 reason why patients don't pay.

– McKinsey\*

## Become a ProPatient provider

People facing life-changing medical events shouldn't have to pay interest on their medical bills. ProPatient plans not only help you collect more by matching your bills to your patients' ability to pay, but also joins you to a community of providers committed to giving their patients a fair, affordable and ethical payment option.

parasail

We help patients focus on treatment instead of payment by providing affordable payment plans for their out-of-pocket medical expenses. With a simple application and approval process, providers are paid immediately so that patients, doctors and families can **focus on what matters.**



\* Kaiser Family Health Foundation

\*\*Federal Reserve Board of Governors Report on the Economic Well-Being of U.S. Households in 2015

\*\*\*McKinsey 2009 Survey of Retail Health Care Consumers