



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.



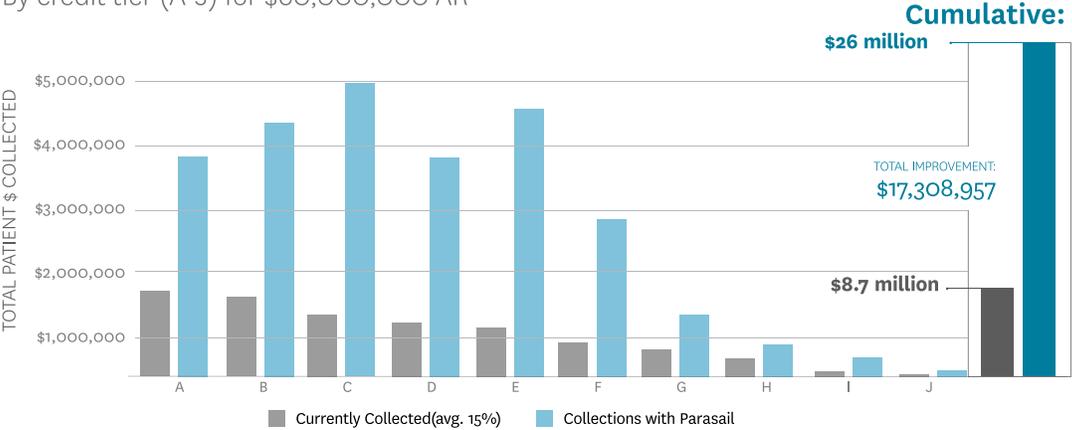
Parasail integrates with your existing billing systems – or patients can access Parasail from your website, payment portal, or by email invitation from your staff.

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 – or call Chris Wyatt at 800-604-0370

