

# US Healthcare Payments Ecosystem Map

Total Payments \$3.5T (2017)

- Private insurance
  - Government insurance
  - Self Insured Companies
- Various plans exist. Typically HMO, PPO, EPO. Varying deductibles, co-pay etc.

Have insurance

## Patient

Includes Medical and/or Dental

Have no or little insurance

- Self Pay
- Indigent Care

Includes those that choose to self pay, those that can't pay and can't insure and those with super-high deductible plans

## Payers

### Large Government 37%

Veterans Administration - 17%(est)  
Medicare - 20%  
Medicaid- 10%

These entities use private Medicare Administrative Contractors (MAC's) to manage payments for them.

Noridian, Novitas, NGS, WPS, Palmetto, CGS, JN FCSSO

### Private Health Insurers - 34%

"The Blues" (36 separate Blue Cross Blue Shield organizations insuring 1/3<sup>d</sup> of USA = 106M subscribers)

United Healthcare (70M subscriber)  
Aetna (23M subscribers)  
Humana (14M subscribers)  
Cigna (15M Subscribers)

There are thousands of small private payers - mostly providing self insurance for their employees

### Other - 18%

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Uncompensated care (Hospital pays) 1.1%

### Self Pay- 10%

High Deductible Health Plans and rising insurance costs mean a rise in self pay

## AmplaPay

Our platform combines both payment and full claims data in a single place removing the need for constant payment reconciliation

## Dollars

secure digital payments are made in near-real time

835 Claim

837 Claim

## Data

EMR's Mandated by the Affordable Care Act (ACA)

## Electronic Medical Record (EMR/EHR)

Epic, Cerner, ALLscripts, AthenaHealth, Kareo, Nextgen, CureMD, eClinicalWorks, Practice Fusion, Greenway, iPatientcare,

## Providers

### Health Systems (Hospitals) 33% (incl. AMC & IDN)

HCA Healthcare (206)  
Universal Health Services (166)  
Veterans Administration (162)  
Catholic Health Initiatives (154)  
Encompass Health- 132  
Ascension - 131  
Community Health Systems (125)  
Select Medical (106)

### Academic Medical Centers (AMC)

Johns Hopkins, Cleveland Clinic  
OHSU, University of Michigan, UCSF  
MAYO Clinic, Memorial Hermann

### Integrated Delivery Networks (IDN)

Where both Payer and Provider are one company. There are 600 IDN's in the USA, Henry Ford Health System, Geisinger, Spectrum/Priority, UPMC, Kaiser, UC Health

### Physician Practices and Ambulatory 20%

Over 50,000 doctors offices, urgent care facilities and/or ambulatory facilities exist around the USA. IN addition specialist groups such as anesthesiologists are often separate providers

### Other 47%

Pharmaceuticals 10%  
Supplies, implants, Durable Medical Equipment etc. 37%

Payments are near real time with bank-grade security